

# MOONSTONE

BUSINESS SCHOOL OF EXCELLENCE



## MOONSTONE BUSINESS SCHOOL OF EXCELLENCE (PTY) LTD

**PROSPECTUS 2023/2024**

# MOONSTONE BUSINESS SCHOOL OF EXCELLENCE (PTY) LTD

## STELLENBOSCH

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25 Quantum Street  
Techno park  
Stellenbosch  
Western Cape  
7600

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## CONTACT PERSONS

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Operations Manager  
Monique Brümmer: [monique@mbse.ac.za](mailto:monique@mbse.ac.za)  
Academic Manager  
Edel Goldbach: [edel@mbse.ac.za](mailto:edel@mbse.ac.za)

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## OPERATING HOURS

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Mondays - Fridays  
08:00-16:30  
Public Holidays  
(CLOSED)

MBSE is a registered Private Company, Registration Number 2005/020855/07. MBSE is currently provisionally registered with the Department of Higher Education and Training as a Private Higher Education Institution until 31 December 2024 under the Higher Education Act, 1997. Registration certificate No. 2011/HE07/005. MBSE is also provisionally registered with the Department of Higher Education and Training as a Private College under the Continuing Education and Training Act, 2006. Registration certificate No. 2018/FE07/028. MBSE is accredited with INSETA: Accreditation No. 130146, and is also registered as an Occupational Certificate Skills Development Provider QCTO No. SDP1228/16/0040.

## MISSION STATEMENT

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To deliver innovative, value-driven, flexible education and training solutions aligned to the needs of individuals and businesses operating in a continuously evolving environment.



# OUR STAFF

## TOP MANAGEMENT

### CHIEF EXECUTIVE OFFICER

**Hjalmar Bekker**, MSc Agric

hjalmar@mbse.ac.za

### OPERATIONS MANAGER

**Monique Brummer**, BCom Hons Financial Management, CIMA Passed Finalist

monique@mbse.ac.za

### ACADEMIC MANAGER

**Edel Goldbach**, CFP®, Adv PG Dip in Financial Planning

edel@mbse.ac.za

### MANAGER: LEARNING TECHNOLOGIES

**Tariq Sadeck**, BTech: Multimedia Technology

tariq@mbse.ac.za

## OUR ACADEMIC STAFF – FULL TIME

**Ashnee Chetty**, ACFP

Lecturer

**Crescencia Chifamba**, MCom Economics, MBA

Senior Lecturer

**Debbie Costopoulos**, PGDip (Management Practice), AIISA

Senior Lecturer

**Gail Gibson**, CFP®, Adv PG Dip in Financial Planning

Senior Lecturer

**Julette Wentzel**, BCom

Senior Lecturer

**Renate Louw**, LLB

Lecturer

**Tyrone Ford**, CFP®, Advanced PGDip (Estate Planning and Personal Financial Risk Management)

Senior Lecturer

**Willem van der Westhuizen**, PGDip (Financial Planning)

Lecturer

## **LANGUAGE**

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MBSE is committed to providing access to quality education to as many students as possible. It is acknowledged that English is regarded as the business language in this country, and is the primary language of communication globally. English is, therefore, the language of teaching, assessment, communication, learning material and student support.

## **STUDENT FINANCIAL AID**

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MBSE does not provide financial aid (such as study loans or bursaries). We do offer a 10% discount on settlement of full qualification fees upfront.

Students and/ or their employers can approach the SETAs for possible funding towards learnerships for certain MBSE's qualifications.

## **STUDENT SUPPORT SERVICES**

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Registered Students can contact MBSE for support relating to their studies:

Academic Support: Refer to your MyMBSE Course page for the contact information of the designated lecturer

Admin and/ or IT Support: [help@mbse.ac.za](mailto:help@mbse.ac.za), 021 883 8000.

## **SPECIAL NEEDS AND DISABILITIES**

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We strive to implement consistent and fair processes for accommodating students with special needs or disabilities within and by MBSE employees and service providers. We commit to put in place any reasonable additional support to remove any barriers to successful completion of courses and/ or qualifications.

# GENERAL POLICIES

Full policies are made available to all students via the Online Student Management System.

## MBSE ADMISSIONS POLICY

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The aim of this Policy is to set out criteria for admission for all formal qualifications offered by MBSE.

In achieving the stated aim, this Policy recognises the prescriptions of the Higher Education Act, 1997 (as amended).

The policy also acknowledges the vision and mission of MBSE to provide innovative, value-driven and flexible training solutions for all of our students through providing various training solutions (and formal qualifications) which, together, provide a pathway and inclusion of all students to enable them to access higher education qualifications. Where practically feasible taking into account MBSE's capacity, all students who meet admission requirements will be accepted onto the applicable MBSE qualification. In cases where application exceeds our capacity to deliver quality learning, we will make use of selection criteria to select students who show the potential to successfully complete the qualification.

The policy further aims to broaden access, as far as is reasonably possible, with the implementation of the MBSE RPL and CAT policy (Recognition of Prior Learning and Credit Accumulation and Transfer policy), to students that previously had constrained access to higher education. RPL applicants will be considered for selection onto the programme, in line with regulatory requirements.

## MBSE RPL AND CAT POLICY

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The aim of this Policy is to set out clear guidelines regarding RPL procedures for access to MBSE programmes for all MBSE employees and service providers involved in these processes, in order to ensure that MBSE contributes to the need for widening access to higher education and promoting lifelong learning, while at the same time maintaining the quality and standards of our education programmes and achievements of students.

The policy further aims to set out clear guidelines regarding CAT measurement and evaluation for all MBSE employees and service providers involved in these processes, in order to ensure that students are able to receive formal recognition and certification of a learning achievement, to facilitate lifelong learning and to provide for the mobility of students and enhance their chances of successfully completing their qualification.

## MBSE DISABILITY POLICY

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The aim of this Policy is to provide for consistent and fair processes for accommodating students with special needs or disabilities within and by MBSE employees and service providers.

The policy also acknowledges the vision and mission of MBSE to provide professional support to students through MBSE's commitment to assisting students with special needs or disabilities by putting in place any reasonable additional support to remove any barriers to successful completion of courses/programmes.

## **MBSE STUDENT DISCIPLINARY POLICY**

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The aim of this Policy is to ensure that students have knowledge of the conduct expected of them while studying at MBSE, and the actions which may be taken in the event of any misconduct arising.

The policy also acknowledges the vision and mission of MBSE to provide value-driven training for students through providing students with a safe learning environment where they can derive the maximum benefit from their studies with MBSE.

## **MBSE STUDENT GRIEVANCE POLICY**

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MBSE aims to provide a fair process for students to obtain a speedy resolution to any grievance that might arise during the time of their studies at MBSE. Students will have the opportunity to appeal against any decision, the procedure to follow is communicated upon registration.

## **MBSE STUDENT APPEAL POLICY**

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This Policy recognises that, from time to time, the student being assessed may not be satisfied with the result of the assessment conducted. MBSE makes provision for two separate, formal processes in order to deal with these complaints:

1. Re-mark process
2. Appeals process

This policy will ensure commitment to providing an environment in which the rights and dignity of its students are upheld, and in which students can feel sure that their grievances and appeals will be taken seriously, investigated promptly and rigorously, and treated in confidence.

## **MBSE HEALTH AND WELLNESS POLICY**

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MBSE encourages their students to follow a healthy lifestyle. We recognise that negative factors might exist in a student's study environment that might impact on their health and wellness. Where possible, MBSE will provide guidelines to help students address these factors.

MBSE will at all times seek to conduct its online and facilitated sessions in a manner that promotes health and wellness among students. In the event that you need health and wellness support, you can contact organisations such as:

### **SA Depression and Anxiety Group**

24hr Helpline 0800121314 or SMS 31393 (for a call back request)

Website: [www.sadac.org](http://www.sadac.org)

### **LifeLine Southern Africa**

24-hour crisis intervention service. Offers free, confidential telephone counselling, rape counselling, trauma counselling, Aids counselling, and a range of other services.

National counselling line: 0861-322-322

Website: [www.lifeline.org.za](http://www.lifeline.org.za)

# MBSE STUDENT ENROLMENT CONTRACT

By checking this box, you agree to the conditions as set out in this agreement between you and MBSE.

## PERSONAL INFORMATION

### 1. ACCURACY

It is your responsibility to ensure the information you provide to MBSE is correct. If the information is not correct, MBSE has the right to reject your application or cancel your application immediately. MBSE has the right to verify the information that you provide.

### 2. CONFIDENTIALITY

MBSE agree to keep the information you provide in this document and any other information about you, that we receive from third parties, confidential.

## MBSE'S RESPONSIBILITIES

1. MBSE has to inform prospective students of all the requirements and the processes and procedures to be followed on application, registration and for the duration of the student's studies with MBSE.
2. MBSE is responsible for continuous compliance with the requirements of the Department of Higher Education and its Quality Councils in terms of our approved qualifications.
3. MBSE will make available a full prospectus with all the qualifications on offer, providing the information to assist the student to make an informed decision regarding their choice of qualification.
4. MBSE will ensure that information captured on its Learner Management System will be protected and kept confidential.

## THE STUDENT'S RESPONSIBILITIES

1. The registered student must adhere to MBSE's Terms and Conditions.
2. The student must follow MBSE's policies as they apply to the student and his/ her studies. The policies can be found on MyMBSE or can be requested from our office.
3. The student has to ensure that upon registration for a specific qualification, the student's choice of qualification was based on an informed decision.
4. The student has to sign a declaration on application to confirm the correct selection of his/ her qualification.



# STUDENT CODE OF CONDUCT

Moonstone Business School of Excellence (MBSE) offers innovative, value-driven, and flexible training solutions in an online distance learning environment that is inclusive and accessible to all prospective and registered students.

## PURPOSE

The Student Code of Conduct states the conduct expected of registered students with MBSE and should be read in conjunction with student-related policies mentioned in this document. The Code of conduct is a guideline to encourage constructive communication and behaviour between MBSE and its students. Any activity on other social networking websites are also subject to the Student Code of Conduct.

## STUDENT CONDUCT

- **Responsibility**  
Students are responsible for and accountable for their learning achievement and must strive for academic excellence and take pride in their work
- **Respect**  
Students must respect MBSE's educational environment, its employees and the rights of fellow students
- **Integrity**  
Students must act with honesty and integrity
- **Professionalism**  
Students should abide by the policies, procedures rules and regulations of MBSE and act professionally at all times.

## COMMUNICATION AND BEHAVIOUR

**The following rules must be adhered to by registered students while communicating in, especially, an online platform:**

- Any behaviour that amounts to hate speech, stereotyping, foul language or inappropriate comments of any kind is prohibited.
- It is expected that you are respectful to MBSE staff and other students at all times.
- It is your responsibility to ensure that you do not share any personal information such as a telephone number, email address or residential address etc.
- Any behaviour that disrupts the learning environment is prohibited.
- Any behaviour where the students alter or forge any records, forms or documents that are submitted to MBSE will be viewed as serious misconduct.
- Distributing MBSE learning material to any other party will be viewed as a serious misconduct.
- MBSE reserves the right to report incidents of a severe nature to an applicable Government- or Regulatory Body for further action, should it be deemed necessary.

**General things to keep in mind when communicating in an online format:**

- Think before you post.
- Do not "cyberbully" anyone.
- Use formatting tools sparingly, eg. the use of CAPITAL LETTERS, exclamation marks, red text and bigger font size can be perceived as aggression.

## RELATED DOCUMENTS

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**All students must familiarise themselves with the following MBSE policies relating to the Student Code of Conduct.**

- Student Disciplinary Policy
- Grievance Policy
- Appeals Policy
- Terms and Conditions

The documents are available on MyMBSE or on request at [help@mbse.ac.za](mailto:help@mbse.ac.za).

# OUR QUALIFICATIONS

## HIGHER EDUCATION



### HIGHER CERTIFICATE IN SHORT-TERM INSURANCE

NQF 5  
120 credits  
SAQA ID: 118276



### HIGHER CERTIFICATE IN WEALTH MANAGEMENT

NQF 5  
120 credits  
SAQA ID: 109175



### ADVANCED CERTIFICATE IN FINANCIAL PLANNING

NQF 6  
120 credits  
SAQA ID: 110441



### POSTGRADUATE DIPLOMA IN FINANCIAL PLANNING

NQF 8  
120 credits  
SAQA ID: 118290

## OCCUPATIONAL QUALIFICATIONS

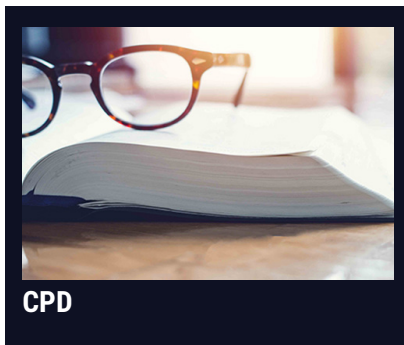
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**OCCUPATIONAL CERTIFICATE:  
COMPLIANCE OFFICER**

NQF6  
240 credits  
SAQA ID: 91671

## SHORT COURSES, CLASS OF BUSINESS & CPD





# HIGHER CERTIFICATE IN SHORT-TERM INSURANCE (NQF 5)

120 credits  
(SAQA ID: 118276)

## DESCRIPTION

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The qualification covers Short-term Insurance related learning and provides a framework for students to develop competencies that will give them insight into the short-term sub-sector. It introduces a basic understanding of the key terms, rules, concepts and principles of the fields that will prepare them for the industry.

## WHAT WILL THE QUALIFICATION ENABLE YOU TO DO?

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The skills, knowledge, values, and attitudes acquired in the course can serve as building blocks for advancement in the short-term insurance arena or for further graduate studies.

This qualification is designed to contribute to the student's employability and marketability in the formal, financial services sector, thereby contributing to the economic and social up-skilling of the South African workforce.

## WHO SHOULD APPLY?

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Students employed in the short-term insurance industry who are required to identify a client's needs through a comprehensive risk analysis process and who is capable of developing a risk management plan that will assist the client to mitigate, avoid or manage the identified insurance risks.

## ADMISSION REQUIREMENTS

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National Senior Certificate (NSC) or appropriate equivalent, that will have provided students with the required literacy, numerical ability, and competence to undertake studies at NQF Level 5.

## DURATION

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**Full-time:** One year

**Part-time:** Two years

## FEES

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Payment is made per module. A discount will apply if the full qualification is paid upfront.

Please contact our office for more information: [help@mbse.ac.za](mailto:help@mbse.ac.za)

## IMPORTANT DATES

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### **Applications:**

Applications for Semester 1 close on the last Monday in January

Applications for Semester 2 close on the last Monday in June

### **Registrations:**

Registrations for Semester 1 close on the first Monday in January

Registrations for Semester 2 close on the first Monday in July

## METHOD OF TRAINING

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Online learning (Material and submission will be done online)

## LEARNING MATERIAL

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Students will have online access to their study material which will include a study guide, self- assessments and relevant additional resources.

## CONTENT

Students complete six compulsory modules.

| Modules  | Credits    |
|--|------------|
| <b>1. Fundamentals of Insurance</b><br>The purpose of this module is to provide an introduction to the insurance industry, its history, the types of insurance available and the influence of economics and behavioural finance on short-term insurance.   | 20         |
| <b>2. Risk Management</b><br>The purpose of this module is to provide students with knowledge and understanding of Risk Management to enable them to select and apply the appropriate strategy for a Short-term Insurance client scenario.   | 20         |
| <b>3. Personal Insurance</b><br>The purpose of this module is to provide students with an understanding of the principles underlying Short Term Insurance: Personal Lines and reinsurance to enable students to manage client relationships including maximising client retention.                             | 20         |
| <b>4. Commercial Insurance</b><br>The purpose of this module is to provide students with an understanding of the principles underlying Short Term Insurance: Commercial Lines and the different products and services to enable students to manage client relationships including maximising client retention. | 20         |
| <b>5. Legal framework</b><br>The purpose of this module is to provide students with an understanding of the Legal Framework that will enable students to apply legislation, codes of conduct and business ethics to the various stakeholders in the short-term insurance industry                              | 20         |
| <b>6. Claims Management and Underwriting</b><br>The purpose of this module is to provide students with an understanding of claim's management and underwriting processes, and pricing applicable to Short Term Insurance.  | 20         |
| <b>Total Credits:</b>  | <b>120</b> |

- Full-time students complete the qualification over two semesters, and enrol for 3 modules in a semester.
- Part-time students complete the qualification over four semesters and can enrol for a maximum of 2 modules in a semester.
- This qualification is offered on a Full-time and Part-time basis.
- To be considered a full-time student, you must be enrolled in modules totalling 60 credits in a semester and 120 credits in the academic year. If you are enrolled in modules totalling less than 120 credits across the academic year and less than 60 credits in a semester, you are considered to be part-time student.
- Full-time students can complete the qualification in one Academic year and Part-time students can complete it in 2 Academic years.
- The modules will be completed as follows:

| Full-time students  | Part-time students   |
|---|--|
| <b>Semester 1</b><br>1. Fundamentals of Insurance<br>2. Personal Insurance<br>3. Risk Management            | <b>Semester 1</b><br>1. Fundamentals of Insurance<br>2. Personal Insurance |
| <b>Semester 2</b><br>4. Commercial Insurance<br>5. Legal Framework<br>6. Claims Management and Underwriting | <b>Semester 2</b><br>3. Risk Management                                    |
|   | <b>Semester 3</b><br>4. Commercial Insurance<br>5. Legal Framework         |
|   | <b>Semester 4</b><br>6. Claims Management and Underwriting                 |

## ASSESSMENTS

Students will have to complete online Formative Assessments and a final invigilated written Summative Assessment for each module.

## HOW TO APPLY

Navigate to: [www.mbse.ac.za](http://www.mbse.ac.za) to complete an online application.

## ACCREDITATION AND CERTIFICATION

**Moonstone Business School of Excellence (Pty) Ltd** acknowledges that, certification in vocational education and training and the content of the certificate, are regulated by the National Board of Education and governed by the Higher Education Act, 1997 (Act No 101 of 1997) as well as Regulation 1 of the Regulations for the Registration of Private Higher Education Institutions, 2002 (hereafter referred to as “the Regulations”).

# HIGHER CERTIFICATE IN WEALTH MANAGEMENT (NQF 5)

120 Credits  
SAQA ID NR. 109175

## DESCRIPTION

The Higher Certificate in Wealth Management (HCWM) provides an ideal entry point into the financial services industry in various roles, or to kickstart your career in financial planning.

The HCWM is recognised by the Financial Services Conduct Authority for all product sub-categories of Category I FSPs, and can be used to fulfil fit and proper requirements for FAIS roles in Category I FSPs.

## WHAT WILL THE QUALIFICATION ENABLE YOU TO DO?

Upon successful completion of the HCWM students will be able to:

1. Demonstrate knowledge and understanding of legislation, ethics, and compliance in the context of the financial services sector in South Africa.
2. Demonstrate knowledge and understanding of the financial planning process in terms of collecting, analysing and synthesising appropriate data to develop solutions and make judgments and recommendations that take into consideration client needs and attitudes.
3. Apply a fundamental knowledge of insurance, economics, investment practices, tax and other financial information to match the financial requirements of clients to financial products.
4. Communicate and present information, in writing and verbally, to demonstrate insight into current issues in the Financial Services Sector.

## WHO SHOULD APPLY?

- Administrators in financial planning practices, insurance companies, banks and retirement funds;
- Self-employed financial advisors or brokers working under supervision who need a qualification to meet fit and proper requirements;
- Tied agents; or employed personnel rendering intermediary services in a variety of roles.

## ADMISSION REQUIREMENTS

Knowledge, comprehension and application of the English language at NQF Level 4 (Grade 12 or equivalent level) is required.



## DURATION

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Part-time: 2 years

## FEES

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Payment is made per module. A discount will apply if the full qualification is paid upfront.

Please contact our office for more information: [help@mbse.ac.za](mailto:help@mbse.ac.za)

## IMPORTANT DATES

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### Applications:

Applications for Semester 1 close on the last Monday in January

Applications for Semester 2 close on the last Monday in June

### Registrations:

Registrations for Semester 1 close on the first Monday in January

Registrations for Semester 2 close on the first Monday in July

## METHOD OF TRAINING

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Online learning

## LEARNING MATERIAL

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Students will have online access to their study material which will include a study guide, self-assessments and relevant additional resources.

# CONTENT

Students complete four compulsory modules and can choose one of three electives over a two-year period.

| Module name   | Compulsory / Elective | Credit allocation of Module |
|---|-----------------------|-----------------------------|
| <b>Financial Planning Environment Fundamentals</b><br><br>Provides an introduction to the financial services sector, its role-players and its products, as well as current issues and trends in the sector. The module also provides knowledge and understanding of the main legislation applicable in the context of financial planning; and the important role of ethics in financial planning.   | Compulsory            | 30                          |
| <b>Risk Planning Fundamentals</b><br><br>Provides knowledge of client life-cycle stages and financial needs with an emphasis on personal risk needs, as well as detailed knowledge of the financial products and financial management strategies that are used to address personal risk planning needs. The module further provides a fundamental understanding of the financial planning process, and the use of a basic capital needs analysis in analysing a client's personal risk needs.   | Compulsory            | 30                          |
| <b>Investment and Retirement Planning Fundamentals</b><br><br>Provides knowledge of basic economic concepts, client life-cycle stages and financial needs with an emphasis on savings, investment and retirement planning needs, as well as detailed knowledge of the asset classes, financial products and financial management strategies used to address personal investment and retirement planning needs. The module further provides a fundamental understanding of the financial planning process, and the use of a basic capital needs analysis in analysing a client's investment and retirement planning needs. | Compulsory            | 30                          |
| <b>Introduction to Tax in Financial Planning</b><br><br>This module provides an introduction to the South African tax system and different direct and indirect taxes that are applicable to individuals and businesses. The module further provides knowledge of the relevant sections of the Income Tax Act, as well as of different forms of business ownership to enable students to complete basic income tax and capital gains tax calculations for individuals and various business entities, and to gain understanding of the tax impacts relating to different financial products.                                | Compulsory            | 15                          |
| <b>Business Assurance Fundamentals</b><br><br>Provides knowledge of different forms of business ownership and their advantages and disadvantages in starting a business. The module also provides knowledge of basic financial statements used in a business, business assurance needs and the different business assurance structures used to address these needs.   | Elective              | 15                          |
| <b>Retirement Funds Fundamentals</b><br><br>Provides knowledge of the main legislation and tax implications relating to pension fund benefits, as well as detailed knowledge of pension fund products and related group risk products and the benefits provided by these products.  | Elective              | 15                          |
| <b>Healthcare Benefits Fundamentals</b><br><br>Provides an introduction to the medical scheme and healthcare benefits environment in South Africa. The module provides knowledge of main legislation impacting on and detailed knowledge of health care products.   | Elective              | 15                          |
| <b>Total credits:</b>   |                       | <b>120</b>                  |

## ASSESSMENTS

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Students will have to complete online Formative Assessments and a final invigilated written Summative Assessment for each module.

## HOW TO APPLY

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Navigate to: [www.mbse.ac.za](http://www.mbse.ac.za) to complete an online application.

## ACCREDITATION AND CERTIFICATION:

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Moonstone Business School of Excellence (Pty) Ltd acknowledges that, certification in vocational education and training and the content of the certificate, are regulated by the National Board of Education and governed by the Higher Education Act, 1997 (Act No 101 of 1997) as well as Regulation 1 of the Regulations for the Registration of Private Higher Education Institutions, 2002 (hereafter referred to as “the Regulations”).

# ADVANCED CERTIFICATE IN FINANCIAL PLANNING (NQF 6)

120 credits

SAQA ID Nr. 110441

## DESCRIPTION

The Advanced Certificate in Financial Planning (ACFP) provides the skills and knowledge required to provide holistic financial planning services to the 'man in the street' and prepares you for further specialised studies in financial planning. The ACFP also addresses the education requirement to obtain the FINANCIAL SERVICES ADVISOR™ (FSA™) designation awarded by the Financial Planning Institute of South Africa (FPI). Please visit: [www.fpi.co.za](http://www.fpi.co.za) for more information on 'a career in financial planning'.

## WHAT WILL THE QUALIFICATION ENABLE YOU TO DO?

Upon successful completion of the Advanced Certificate in Financial Planning a student will be able to:

1. Apply knowledge of legislation, compliance and ethics in a financial planning context in South Africa.
2. Examine and comment on the changing nature of the financial planning environment in South Africa in terms of structure and role players, regulation and consumer needs.
3. Apply knowledge of legislation, taxation, economics and accepted financial planning principles to best meet the financial requirements and goals of an individual.
4. Apply knowledge of legislation, taxation and business principles to advise an entity on insurance and investment solutions.

## WHO SHOULD APPLY?

Self-employed brokers, tied agents; or employed personnel rendering advice and/ or intermediary services who want to further their professional status as financial advisors.

## ADMISSION REQUIREMENTS

An appropriate, accredited NQF Level 5 equivalent that provides students with the required literacy, numerical ability, and competence to undertake studies at NQF Level 6.

Individuals who do not meet the entry requirement for this qualification, can enrol with MBSE for the Higher Certificate in Wealth Management (HCWM) at NQF5.

After successful completion, they can continue with this qualification.

## DURATION

Part-time: 2 years

## FEES

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Payment is made per module. A discount will apply if the full qualification is paid upfront. Please contact our office for more information: [help@mbse.ac.za](mailto:help@mbse.ac.za)

## IMPORTANT DATES

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### Applications:

Applications for Semester 1 close on the last Monday in January

Applications for Semester 2 close on the last Monday in June

### Registrations:

Registrations for Semester 1 close on the first Monday in January

Registrations for Semester 2 close on the first Monday in July

## METHOD OF TRAINING

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Online learning

## LEARNING MATERIAL

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Students will have online access to their study material which will include a study guide, self-assessments and relevant additional resources.



## CONTENT

Students complete five compulsory modules over a two-year period.

| Module name   | Compulsory / Elective | Credit allocation of Module |
|---|-----------------------|-----------------------------|
| <b>Financial Planning Environment</b><br><br>Enables students to comply with and apply required legal principles to financial planning contexts and discuss current issues and changes, and the impact of such changes in the financial services industry.  | Compulsory            | 20                          |
| <b>Business Management</b><br><br>Enables students to identify the systems and processes required to start and grow their financial planning practices, as well as put in place mechanisms for risk management and business continuity planning. Students will also be able to explain the importance of ethics and compliance in a financial services environment.   | Compulsory            | 20                          |
| <b>Corporate Financial Planning</b><br><br>Enables students to evaluate the financial statements of a business in order to determine business assurance needs with specific reference to its structure, implementation, tax consequences and legal requirements. Students will also be able to explain the structure and workings of the different types of employee benefits, and to demonstrate an understanding of the South African healthcare system and its challenges.   | Compulsory            | 20                          |
| <b>Personal Financial Planning</b><br><br>Provides the required skills and knowledge on time value of money calculations, the financial planning process, financial needs of individual clients and knowledge on tax and legislation to enable students to advise individual clients on taxation, personal financial management, personal risk and estate planning, investment planning and retirement planning needs in a particular scenario, as well as provide recommendations on appropriate instruments and products available to meet those needs. | Compulsory            | 40                          |
| <b>Financial Planning Case Study</b><br><br>Provides students with the ability to consolidate their skills and knowledge from the other modules in this programme and apply the technical knowledge of financial planning to client scenarios in order to make recommendations and give advice.   | Compulsory            | 20                          |
| <b>Total credits:</b>   |                       | <b>120</b>                  |

## ASSESSMENTS

Students will have to complete online Formative Assessments and a final invigilated written Summative Assessment.

## HOW TO APPLY

Navigate to: [www.mbse.ac.za](http://www.mbse.ac.za) to complete an online application.

## ACCREDITATION AND CERTIFICATION

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Moonstone Business School of Excellence (Pty) Ltd acknowledges that, certification in vocational education and training and the content of the certificate, are regulated by the National Board of Education and governed by the Higher Education Act, 1997 (Act No 101 of 1997) as well as Regulation 1 of the Regulations for the Registration of Private Higher Education Institutions, 2002 (hereafter referred to as “the Regulations”).

### **Institutional vocational education and training**

Students are awarded a qualification certificate upon the successful completion of all the studies required for the qualification.

A student resigning without completing the qualification is given a certificate of resignation, which lists the completed studies and their grades. On request, students may also be granted a certificate of completed studies while still continuing the programme. The specific qualification certificate will be issued by Moonstone Business School of Excellence.

# POSTGRADUATE DIPLOMA IN FINANCIAL PLANNING (NQF 8)

120 credits  
(SAQA ID: 118290)

## DESCRIPTION

The qualification is designed to provide advanced financial planning skills, knowledge, attitudes and values in the areas of Financial Management, Asset Management, Investment Planning, Risk Management, Tax Planning, Retirement Planning, Estate Planning and Ethics in order to produce graduates to meet the growing need for financial planning professionals in SA.

The qualification provides a clear pathway for students who have completed a BCom in Financial Planning or similar NQF Level 07 qualification to further their studies towards professional financial planning practice.

## WHAT WILL THE QUALIFICATION ENABLE YOU TO DO?

**Upon successful completion of the Postgraduate Diploma in Financial Planning, a student will be able to:**

1. Apply the 6-step financial planning process in accordance with industry standards and accepted ethical practice to meet the financial planning needs of a wide variety of individual and corporate clients.
2. Demonstrate an in-depth understanding of the legal/ regulatory framework that applies to performing the functions associated with providing financial planning services to clients.
3. Demonstrate the ability to build and maintain professional client relationships by providing clients with appropriate communication, explanation of concepts and financial education to enable informed choices.
4. Demonstrate integrated knowledge, values, skills and attitudes in terms of the FPI's Financial Planning Body of Knowledge (FPBoK) in the areas of Financial Management, Asset Management, Investment Planning, Risk Management, Tax Planning, Retirement Planning, Estate Planning and Ethics to identify and assess client needs, determine client financial goals and develop suitable financial planning strategies to meet the needs and goals.
5. Produce and present an appropriate financial report based on the developed client financial planning strategies including legal, ethical and professional elements.
6. Demonstrate understanding of the value and importance of regular reviews of client financial needs, goals and strategies.

## WHO SHOULD APPLY?

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### Prospective students who:

- want to expand the required level of technical knowledge, skills, values and attitudes required to provide financial planning at a professional level;

## ADMISSION REQUIREMENTS

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A relevant qualification at NQF level 7.

System and Other Requirements for Online Distance Learning:

(These requirements remain the responsibility of the student to arrange and maintain)

### General:

1. Even though students can access their study material from any device connected to the internet, we strongly advise students to rather use an up-to-date and functioning computer,
2. Stable internet connectivity at all times, at the place of study,
3. Sufficient data to access study material and resources and to complete online assessments,
4. Up-to-date Microsoft Office (Word, Excel and PowerPoint) and a PDF reader,
5. Google Chrome as your internet browser, and
6. A suitable environment in which to conduct online assessments.

### Online webinars:

7. We conduct online sessions via Zoom and/ or Microsoft Teams

### Online Exams (where applicable):

8. A functioning webcam,
9. A functioning microphone,
10. Fibre internet with minimum 10 MB up- and download speeds.

## DURATION

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**Full-time:** One year

**Part-time:** Two years

## FEES

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Payment is made per Module. A discount will apply if the year's modules are paid upfront.

Please contact our office for more information: [help@mbse.ac.za](mailto:help@mbse.ac.za)

## IMPORTANT DATES

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### Applications:

Applications for Semester 1 close on the last Monday in January

Applications for Semester 2 close on the last Monday in June

### Registrations:

Registrations for Semester 1 close on the first Monday in January

Registrations for Semester 2 close on the first Monday in July

## METHOD OF TRAINING

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Online distance learning (Material and submission will be done online)

MBSE offers its qualifications in an Online Distance mode. We recognise that the primary responsibility for learning lies with the student, and therefore, we strive to create a student-centred learning environment by allowing students to have flexibility in terms of when they study, but within a structured timeline with certain deadlines. Let's have a look at what is meant by the term Online Distance Learning.

### Distance Learning:

Distance learning is a way of learning where students are able to study remotely instead of attending lectures at a venue. Students receive study material which they study in their own time and have access to lecturers via e-mail and telephone. This way of learning is particularly suitable for students that require a more flexible learning option such as students who are studying while working full-time.

### Online Learning:

Online learning is provided through digital devices such as computers, tablets, and cell phones with internet access. This enables students to study anytime and from anywhere in the world.

Students' study material will be uploaded to an Online Learning Management System (LMS). Students can access their material online or download it to their devices.

In addition to the study material being provided, students can participate in online discussions via the LMS and may attend webinars, dependant on the qualification enrolled for.

Various assessments will be done online, and students will have access to lecturers and support staff via the LMS as well as via e-mail or telephone.

## LEARNING MATERIAL

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We recommend that students DO NOT purchase an electronic copy of the textbook as they write open-book exams and will not be permitted to bring an electronic textbook into the exam venue, or use it in an online proctored exam.

# CONTENT

Students complete four compulsory modules.

| Modules   | Credits |
|---|---------|
| <b>1. Financial Planning Environment</b><br>The purpose of this module is to provide detailed knowledge on the requirements for ethics and professional practice, the regulatory environment and important legislation impacting financial planning. Further, the module provides knowledge and opportunities for application of methods and techniques for time value of money and financial planning calculations used in various financial planning contexts. The module also addresses personal financial planning problems in the FPBok area of Financial Management. Lastly, the module provides knowledge and opportunities for application of general tax planning for individuals. | 30      |
| <b>2. Personal Financial Planning</b><br>The purpose of this module is to provide detailed technical knowledge and opportunities for application of current methods and techniques to solve complex personal financial planning problems in the FPBok areas of Asset Management and Investment Planning, Risk Management, Retirement Planning, and Estate Planning.   | 30      |
| <b>3. Corporate Financial Planning</b><br>The purpose of this module is to provide detailed technical knowledge and opportunities for application of current methods and techniques to solve complex corporate financial planning problems. Furthermore, the module provides detailed technical knowledge of Business Assurance, Employee Retirement, Group Life and Medical Scheme Benefits relating to legal and tax aspects.   | 30      |
| <b>4. Case Study</b><br>The purpose of this module is to provide students the opportunity for integrated financial planning in all the financial planning areas of the other modules, and to apply the financial planning process to prepare a comprehensive financial plan for a client. Furthermore, the module explores how behavioural finance and current economic, political and legislative trends impact on financial planning strategies.  | 30      |

- This qualification is offered on a Full-time and Part-time basis.
- To be considered a full-time student, you must be enrolled in modules totalling 60 credits in a semester and 120 credits in the academic year. If you are enrolled in modules totalling less than 120 credits across the academic year and less than 60 credits in a semester, you are considered to be part-time student.
- Full-time students can complete the qualification in one Academic year and Part-time students can complete it in 2 Academic years.
- The modules will be completed as follows:

| Full-Time Students   | Part-Time Students                                     |
|--|--|
| <b>Semester 1</b><br>1. Financial Planning Environment<br>2. Personal Financial Planning | <b>Semester 1</b><br>1. Financial Planning Environment |
| <b>Semester 2</b><br>3. Corporate Financial Planning<br>4. Case Study                    | <b>Semester 2</b><br>2. Personal Financial Planning    |
|  | <b>Semester 3</b><br>3. Corporate Financial Planning   |
|  | <b>Semester 4</b><br>4. Case Study                     |

- Full-time students complete the qualification over two semesters, and enrol for 2 modules in a semester.
- Part-time students complete the qualification over four semesters and can enrol for a maximum of 1 module in a semester.

## ASSESSMENTS

Students will have to complete online Formative Assessments and a final invigilated written Summative Assessment for each module.

## HOW TO APPLY

Navigate to: [www.mbse.ac.za](http://www.mbse.ac.za) to complete an online application.

## ACCREDITATION AND CERTIFICATION

**Moonstone Business School of Excellence (Pty) Ltd** acknowledges that, certification in vocational education and training and the content of the certificate, are regulated by the National Board of Education and governed by the Higher Education Act, 1997 (Act No 101 of 1997) as well as Regulation 1 of the Regulations for the Registration of Private Higher Education Institutions, 2002 (hereafter referred to as “the Regulations”).

# OCCUPATIONAL CERTIFICATE: COMPLIANCE OFFICER (NQF 6)

240 credits  
(SAQA ID NR. 91671)

## DESCRIPTION

Compliance Officers generally provide compliance services to the management of a company, to assist them in discharging their responsibilities in complying with various regulatory, and legislative requirements.

Every company and organisation is required to comply with these various regulations, thus they need an expert at their disposal with knowledge and experience in legal matters, compliance risk management, as well as the compilation, implementation and reporting of compliance strategies.

Moonstone Business School of Excellence's Occupational Certificate: Compliance Officer (NQF level 6) qualification equips our students with these expert skills, and practical experience. This gives the student confidence in their own working abilities, and advance their career.

## WHAT WILL THIS QUALIFICATION ENABLE YOU TO DO?

Qualified students will be able to conduct Enterprise-wide Risk Management, apply compliance principles, commit to the compliance practices, design and implement various compliance plans and strategies, conduct compliance monitoring, and interact with various industry role-players.

Our qualification is not just aimed at preparing a student for compliance within the financial sector, but also compliance departments from other sectors.

This occupational qualification will form the apex of the compliance functionary learning path, and will allow access to the Integrated External Summative Assessment (EISA) with the Compliance Institute of South Africa (CISA).

This qualification is a recognised qualification by the Financial Services Conduct Authority (FSCA) for Category I, Key Individuals

## WHO SHOULD APPLY?

- Any current Compliance Officer,
- Any prospective Compliance Officers, under supervision of, or in contractual agreement with an existing Compliance Officer (with five or more years of compliance experience).

## ADMISSION REQUIREMENTS

Matric/Grade 12 or a recognised NQF Level 4 qualification.

Work under supervision of, or in contractual agreement with, an existing Compliance Officer.

## DURATION

Part-time: 2 Years



## FEES

Payment is made per cycle. A discount will apply if the full qualification is paid upfront.

Please contact our office for more information: [help@mbse.ac.za](mailto:help@mbse.ac.za)

### COMPLIANCE INSTITUTE OF SOUTHERN AFRICA (CISA) FEES

The fee for the External Integrated Summative Assessment is not included in the MBSE tuition fees, and is payable directly to CISA. Please contact our office for more information: [help@mbse.ac.za](mailto:help@mbse.ac.za)

## IMPORTANT DATES

### Applications:

Applications for Semester 1 close on the last Monday in January

Applications for Semester 2 close on the last Monday in June

### Registrations:

Registrations for Semester 1 close on the first Monday in January

Registrations for Semester 2 close on the first Monday in July

## METHOD OF TRAINING

Online learning

## LEARNING MATERIAL

Students will have online access to their study material which will include a study guide, videos, self-assessments and relevant additional resources.

## CONTENT

The qualification consists of the following Theory, Practical and Workplace Modules:

| Module Code | Module Name  | Credits |
|-------------|--|---------|
| CO KM01     | Enterprise-wide Risk Management  | 6       |
| CO KM05     | Project Management   | 3       |
| CO KM02     | Compliance Principles  | 12      |
| CO PM01     | Design and Implement compliance Risk Management Frameworks                     | 9       |
| CO PM06     | Interact with Industry Role Players  | 3       |
| CO KM06     | Generic Management Principles  | 3       |
| CO KM04     | Change Management  | 6       |
| CO PM02     | Define, Maintain and Advise on the Regulatory Unvers                           | 12      |
| CO PM03     | Develop, Facilitate Compilation of and Review Compliance Risk Management Plans | 12      |
| CO PM04     | Conduct Compliance Monitoring  | 12      |
| CO PM05     | Compile and submit internal and external compliance report                     | 12      |
| CO KM03     | Compliance Practice  | 30      |
| CO WM01     | Compliance Risk Management Design and Implementation Processes                 | 18      |
| CO WM02     | Regulatory Universe Definition and Maintanance Processes                       | 24      |
| CO WM03     | Compliance Risk Management Plan Development Processes                          | 24      |
| CO WM04     | Compliance Monitoring Processes  | 24      |
| CO WM05     | Compliance Reporting Processes   | 24      |
| CO WM06     | Industry Regulator, Supervisor and Stakeholder Interactions                    | 6       |

Students may progress through each module at their own pace; however, they need to stay within the overall time-frame of the Cycle. A schedule is provided at the start of each Cycle.

| Module Code    | Module Name  | Credits |
|----------------|--|---------|
|                | <b>Cycle 1</b>   |         |
| CO KM01        | Enterprise-wide Risk Management  | 6       |
| CO KM05        | Project Management   | 3       |
|                | <b>Cycle 2</b>   |         |
| CO KM02        | Compliance Principles  | 12      |
| CO PM01        | Design and Implement Compliance Risk Management Frameworks                     | 9       |
| CO PM06        | Interact with Industry Role Players  | 3       |
|                | <b>Cycle 3</b>   |         |
| CO KM06        | Generic Management Principals  | 3       |
| CO KM04        | Change Management  | 6       |
|                | <b>Cycle 4</b>   |         |
| CO PM02        | Define, Maintain and Advise on the Regulatory Universe                         | 12      |
| CO PM03        | Develop, Facilitate Compilation of and Review Compliance Risk Management Plans | 12      |
| CO PM04        | Conduct Compliance Monitoring  | 12      |
| CO PM05        | Compile and submit internal and external compliance reports                    | 12      |
| CO KM03        | Compliance Practice  | 30      |
|                | <b>Workplace Modules</b>   |         |
| CO WM01        | Compliance Risk Management Design and Implementation Processes                 | 18      |
| CO WM02        | Regulatory Universe Definition and Maintenance Processes                       | 24      |
| CO WM03        | Compliance Risk Management Plan Development Processes                          | 24      |
| CO WM04        | Compliance monitoring Processes  | 24      |
| CO WM05        | Compliance Reporting Processes   | 24      |
| CO WM06        | Industry Regulator, Supervisor and Stakeholder Interactions                    | 6       |
| Total credits: |  | 240     |

## ASSESSMENTS

Students will have to successfully complete online Formative Assessments and Workplace Based Assignments to be found Competent and to gain entry into the External Integrated Summative Assessment, set by Compliance Institute of Southern Africa.

## HOW TO APPLY

Navigate to: [www.mbse.ac.za](http://www.mbse.ac.za) to complete an online application. Please have these documents ready when applying:

- Certified copy of your Matric/Gr 12 or NQF level 4 equivalent;
- Certified copy of any other qualification you hold;
- Certified copy of your ID/Passport;
- Up-to-date CV

## ACCREDITATION AND CERTIFICATION

Moonstone Business School of Excellence (Pty) Ltd acknowledges that certification in vocational education and training and the content of the certificate are regulated by the National Board of Education and governed by the SAQA Act, 1995 (Act No 58 of 1995) as well as Regulation 1 of the Regulations for the Registration of Private Higher Education Institutions, 2002 (hereafter referred to as “the Regulations”).

### Institutional vocational education and training

Students are awarded an Occupational Certificate, issued by the Quality Council of Trades and Occupations (QCTO), upon the successful completion of the EISA which will be set by the Compliance Institute of Southern Africa (CISA).

# CLASS OF BUSINESS - COB

1. Short-term insurance: Personal lines
2. Short-term insurance: Commercial lines
3. Long-term Insurance
4. Pension Fund Benefits
5. Short-term and Long-term Deposits
6. Structured Deposits
7. Investments
8. Forex Investments
9. Health Services Benefits

# ADVANCED NATIONAL CREDIT ACT (NCA) GENERAL

## DESCRIPTION

The National Credit Act No 34 of 2005 was passed by Parliament on the 10th of March 2006. It is designed to achieve a system of regulation that will apply to all credit activities, thereby ensuring that all credit providers and credit consumers are treated equally.

Broadly, the Act aims to reduce reckless credit behaviour, both by credit providers and consumers and the level of over-indebtedness in South Africa.

## WHAT WILL THE QUALIFICATION ENABLE YOU TO DO?

Successful students will qualify for an NCA card.

## WHO SHOULD ATTEND?

- Employees of Credit providers (providers of personal loans, HP agreements, credit cards and revolving credit)
- Employees of Credit Bureaus
- Debt Counsellors

## ADMISSION REQUIREMENTS

No admission requirements.

## FEES

Please contact our office for more information: [help@mbse.ac.za](mailto:help@mbse.ac.za)

## DURATION

6 Months

## IMPORTANT DATES

Applications:

Applications are open throughout the year.

## METHOD OF TRAINING

### Online learning

- No classroom training will be available.
- Learner support and interaction will be via tutors online and in the form of webinars, discussions or chat groups.
- Learning material will be made available on the Learning Management System (LMS).

## LEARNING MATERIAL

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Students will have online access to their study material which will include a study guide, self-assessments and relevant additional resources.

## CONTENT

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### Learning programme 1

#### An overview of the act

- Have an understanding of the purpose and relevance of the National Credit Act (NCA).
- Have an understanding of the requirements with regard to the enforcement of the NCA.
- Have an understanding of the regulation of the consumer credit industry.

### Learning programme 2

#### Consumer credit institutions name

- Recognise the purpose and functioning of the National Credit Regulator.
- Recognise the purpose and functioning of the National Consumer Tribunal.

### Learning programme 3

#### Credit agreements

- Identify the categories of credit agreements.
- Have an understanding of the disclosure, form and effect of credit agreements.
- Have an understanding of unlawful credit agreements and unlawful provisions in credit agreements.
- Have an understanding of the costs with regard to credit agreements.
- Have an understanding of the requirements with regard to statement of account.
- Have an understanding of the alteration, rescission and termination of a credit agreement.

### Learning programme 4

#### Consumer rights

- Have an understanding of the consumer's right with regards to credit.
- Have an understanding of the consumer's right with regards to confidentiality, personal information and credit records.
- Examine the requirements with regards to credit marketing practices and advertising.

### Learning programme 5

#### Over-indebtedness and reckless credit

- Have an understanding of the concept of over-indebtedness and reckless credit.

### Learning programme 6

#### Collection, repayment, surrender and debt enforcement

- Requirements with regards to repayment practices
- Requirements with regards to the surrender of goods
- Requirements with regards to the debt enforcement by repossession or judgement

### Learning programme 7

#### Complaints and disputes

- Evaluate the requirements with regards to dispute settlement.

## ASSESSMENTS

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1. After studying the material, the learner will complete an online Final Assessment.
2. Learners need to obtain 60% to be competent

## HOW TO APPLY

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Applications are open throughout the year. The learner will receive the learning material online after registration and proof of payment is sent to our office.

## ACCREDITATION AND CERTIFICATION

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- Learners will receive a MBSE certificate after successful completion of the course.
- They will also receive a NCA card that is necessary for Finance and Insurance brokers (F&I).

# NATIONAL CREDIT ACT (NCA) FINANCE & INSURANCE

## DESCRIPTION

The National Credit Act No 34 of 2005 was passed by Parliament on the 10th of March 2006. It is designed to achieve a number of objectives, most of which are to benefit and protect the consumer. The aim is to introduce a single, functional system of regulation that will apply to all credit activities, thereby ensuring that all credit providers and credit consumers are treated equally.

*Broadly, the Act aims to reduce reckless credit behaviour, both by credit providers and consumers and the level of over-indebtedness in South Africa.*

## WHAT WILL THE QUALIFICATION ENABLE YOU TO DO?

Successful students will qualify for an NCA card.

## WHO SHOULD ATTEND?

Credit providers – motor industry

## ADMISSION REQUIREMENTS

No admission requirements.

## FEES

Please contact our office for more information: [help@mbse.ac.za](mailto:help@mbse.ac.za)

## DURATION

6 Months

## IMPORTANT DATES

### Applications:

Applications are open throughout the year.

## METHOD OF TRAINING

### Online learning

- No classroom training will be available.
- Learner support and interaction will be via tutors online and in the form of webinars, discussions or chat groups.
- Learning material will be made available on the Learning Management System (LMS).

## LEARNING MATERIAL

Students will have online access to their study material which will include a study guide, self-assessments and relevant additional resources.

# CONTENT

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## Learning programme 1

### An overview of the act

Have an understanding of the purpose and relevance of the National Credit Act (NCA).  
 Have an understanding of the requirements with regard to the enforcement of the NCA.  
 Have an understanding of the regulation of the consumer credit industry.

## Learning programme 2

### Consumer credit institutions name

Recognise the purpose and functioning of the National Credit Regulator.  
 Recognise the purpose and functioning of the National Consumer Tribunal.

## Learning programme 3

### Credit agreements

Identify the categories of credit agreements.  
 Have an understanding of the disclosure, form and effect of credit agreements.  
 Have an understanding of unlawful credit agreements and unlawful provisions in credit agreements.  
 Have an understanding of the costs with regard to credit agreements.  
 Have an understanding of the requirements with regard to statement of account.  
 Have an understanding of the alteration, rescission and termination of a credit agreement.

## Learning programme 4

### Consumer rights

Have an understanding of the consumer's right with regards to credit.  
 Have an understanding of the consumer's right with regards to confidentiality, personal information and credit records.  
 Examine the requirements with regards to credit marketing practices and advertising.

## Learning programme 5

### Over-indebtedness and reckless credit

Have an understanding of the concept of over-indebtedness and reckless credit.

## Learning programme 6

### Complaints and disputes

Evaluate the requirements with regards to dispute settlement.

# ASSESSMENTS

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1. After studying the material, the learner will complete a Final Assessment, electronically.
2. 60% is required to pass.

# HOW TO APPLY

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Applications are open throughout the year. The learner will receive the learning material online after registration and proof of payment is sent to our office.

# ACCREDITATION AND CERTIFICATION

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- Learners will receive a MBSE certificate after successful completion of the course.
- They will also receive a NCA card that is necessary for Finance and Insurance brokers (F&I).



# CONTINUOUS PROFESSIONAL DEVELOPMENT -CPD

| Course Name   | CPD hours (if applicable) | Course Name  | CPD hours (if applicable) |
|---|---------------------------|--|---------------------------|
| Anti-Bribery How to be corruption free  | 3.15                      | Protecting your Information  | 2.5                       |
| Automotive Finance and Insurance Customer Service   | 1.5                       | Refresher Forex Investments  | 5.0                       |
| Basic Compliance for your practice  | 6.0                       | Refresher Forex Investments + Financial Services Overview  | 8.5                       |
| Business Assurance Fundamentals   | 6.5                       | Refresher Health Services Benefits   | 6.0                       |
| Business continuity, disaster recovery and succession planning  | 2.5                       | Refresher Health Services Benefits + Financial Services Overview                                 | 9.5                       |
| Coaching and mentoring skills for FAIS Supervisors  | 6.5                       | Refresher Investments  | 5.0                       |
| Compliance advice   | 4.5                       | Refresher Investments + Financial Services Overview + Economic and Investment Overview           | 15                        |
| Compliance Practice and legislation   | 6.0                       | Refresher Long-Term Insurance  | 6.5                       |
| Compliance Principles of Materiality  | 3.5                       | Refresher Long-Term Insurance + Financial Services Overview + Economic and Investment Overview   | 13                        |
| Compliance Programme  | 3.5                       | Refresher Pension Fund Benefits  | 6.0                       |
| Compliance regulatory environment developing a CRMP   | 7.5                       | Refresher Pension Fund Benefits + Financial Services Overview + Economic and Investment Overview | 12.5                      |
| Compliance risk management Process  | 3.5                       | Refresher Short-term & Long-term Deposits  | 5.0                       |
| Customer service and building relationships for financial advisors  | 4.5                       | Refresher Short-term & Long-term Deposits + Financial Services Overview                          | 8.5                       |
| Economic and Investment Overview (Available free-of charge with first registration on Long-term Insurance, Investments, Pension Fund Benefits). | 3.0                       | Refresher Short-term Insurance Commercial Lines  | 6.5                       |
| Effective interpersonal skills in an advice-giving context  | 4.0                       | Refresher Short-term Insurance Commercial Lines + Financial Services Overview                    | 10                        |
| Essential meeting skills  | 2.5                       | Refresher Short-term Insurance Personal Lines  | 6.5                       |
| Estate Planning Fundamentals  | 6.0                       | Refresher Short-term Insurance Personal Lines + Financial Services Overview                      | 10                        |
| Ethics – how to impress your clients  | 2.5                       | Refresher Structured Deposits  | 3.0                       |

|  |                        |  |     |
|--|------------------------|--|-----|
| Ethics for financial advisors  | 2.5                    | Refresher Structured Deposits + Financial Services Overview                          | 6.5 |
| FICA Awareness 2019 (Free of charge for Moonstone Compliance clients)                                    | 3.5                    | Retirement Funds: Section 37C  | 4.0 |
| Financial Services Overview (Available free-of charge with first registration on any Class of Business). | 3.5                    | Retirement planning fundamentals including the needs analysis                        | 6.5 |
| Fit and proper for key individuals – become fighting fit!  | 7.0                    | Risk planning fundamentals   | 5.0 |
| Fundamentals of income tax and capital gains tax   | 6.5                    | Short-term insurance assessment and validation of claims                             | 6.0 |
| Health Insurance and demarcation regulations   | 1.0                    | Supervision Requirements: FAIS Notice 86 of 2018                                     | 6.0 |
| How to use FAIS to build client relationships  | 1.0                    | Treating Customers Fairly Introduction   | 1.0 |
| Impact of technology on short term insurance   | 1.5                    | Trustee Training Fundamentals 1 – Duties of the Trustee Board                        | 2.0 |
| Introduction to Fintech  | 3.0                    | Trustee Training Fundamentals 2 – PF130_ Governance                                  | 2.0 |
| Introduction to POPI Act   | 5.5                    | Trustee Training Fundamentals 3 - Retirement Fund Rules                              | 1.5 |
| Introduction to short-term insurance   | 5.0                    | Trustee Training Fundamentals 4 – Death Benefits Disposition                         | 2.5 |
| Introduction to Smart Beta   | 2.5                    | Trustee Training Fundamentals 5 - Regulation 28: Investment limitation and reporting | 1.5 |
| Introduction to South African Legal Systems  | 3.5                    | Trustee Training Fundamentals 6 - Retirement Fund Contribution Regulation            | 1.5 |
| Introduction to South African Legislation  | 3.0                    | Trustee Training Fundamentals 7 – Annual Financial Statements                        | 1.5 |
| Investment Planning fundamentals I   | 3.0                    | Trustee Training Fundamentals 8 - Default Regulations                                | 1.5 |
| Investment Planning Fundamentals II  | 5.5                    | Trustee Training Fundamentals 9 - Prohibition on the acceptance of Gratification     | 1.5 |
| Leveraging on emotional intelligence   | 2.0                    | Understanding Financial Crisis   | 8.5 |
| Moonstone Investment Indicators  | 0.5 per weekly edition | Understanding the impact of Legislation and Codes of Conduct on your FAIS role       | 3.5 |
| Moonstone Monitor  | 0.5 per weekly edition | Understanding, reading and interpreting financial statements                         | 4.5 |
| Personal financial management and budgeting  | 2.5                    |  |     |

Please visit our website for our full offering of CPD courses, as we continuously launch new courses:  
[www.mbse.ac.za](http://www.mbse.ac.za)