

Core

Legislation, Regulation or Code	Specific content, if left blank candidates are expected to be familiar with the total content.
Consumer Guarantees Act	Fit for purpose requirements
Fair Trading Act	Misleading conduct, False and misleading statements
Financial Advisers Act 2008	Types of advisers and definitions of services that can be provided.
Financial Service Providers (Registration and Disputes Resolution) Act 2008	Complaints and Disputes resolution processes
Privacy Act	
Anti-Money Laundering and Countering the Financing of Terrorism Act	Broad knowledge of purpose. Recognising suspicious activity, Identification of clients

Banking

Legislation, Regulation or Code	Specific content, if left blank candidates are expected to be familiar with the total content.
Credit Contracts and Consumer Finance Act	
Anti-Money Laundering and Countering the Financing of Terrorism Act	
Code of Banking Conduct	
Responsible Lending Guidelines	
Reserve Bank Act	

Lending

Legislation, Regulation or Code	Specific content, if left blank candidates are expected to be familiar with the total content.
Anti-Money Laundering and Countering the Financing of Terrorism Act	
Code of Banking Practice	
Responsible Lending Guidelines	
Reserve Bank Act	Impact on the operation of a lending organisation
KiwiSaver Act 2007	First home purchase rules (for property lending strand)

Trustee

Legislation, Regulation or Code	Specific content, if left blank candidates are expected to be familiar with the total content.
The Trustee Act 1956	Section 13 Prudent Person
The Administration Act 1969	
The Trustee Companies Act 1967	
The Wills Act 2007	
The Property (Relationships) Act 1976	
The Family Protection Act 1955	
Law Reform (Testamentary Promises) Act 1949	
Protection of Personal and Property Rights Act 1968	
Property Law Act 1957	
Status of Children Act 1969	
Social Security Regulations	
Te Ture Whenua Maori Act 1993	

Investment

Legislation, Regulation or Code	Specific content, if left blank candidates are expected to be familiar with the total content.
Trustee Act 1956	Section 13 'Prudent Person' Rules
Financial Advisers Act 2008	<p>Definitions of Category 1 and 2 products, Discretionary Investment Management Service, Investment Planning Service [possibly not, dependent upon the extent of coverage in the Core]</p> <p>Types of advisers & definition of broker and definitions of services that can be provided including meaning of financial service, personalised retail, Definitions of category 1 & 2 products; classes of financial products; product provider; disclosure obligations; types of clients – retail; wholesale;</p>
Securities Act	(About to be superseded by the FMC Act)
Securities Markets Act	(About to be superseded by the FMC Act)
Financial Markets Conduct Act (FMC Act)	<p>Including regulations and exemptions?</p> <p>an overview only eg: Part 1 - Main and additional purpose; Parts 2 through 7 have overviews – should be enough for the strand.</p>
Secret Commissions Act	Section 8
KiwiSaver Act	<p>Will most of this be covered elsewhere? Generic information about KiwiSaver. – Reading the investment statement of a provider will cover most of what the candidate needs to know about the Act.</p> <p>s3 – Purpose; s10 – Automatic enrolment; s33 – 37 Opting in; s40 – 43 - Information about overall KiwiSaver scheme that must be provided;</p> <p>S44 - Outline of how people are allocated to KiwiSaver schemes under subpart; s45 - People may choose their own KiwiSaver scheme</p> <p>S46 – 49 Employer choice of KiwiSaver scheme; s50 – 52 – Default KS; s53 – only 1 KS at a time;</p>

	transfers; Part 3 – contributions; - opting out; contributions holidays; contribution rates; IRD holding a/c; Interest on contributions; Contributions other than deductions from salary or wages; mortgage diversion; Withdrawal for first home purchase – schedule 1 – Clause 8
NZX conduct rule sets (Participant, Listing, etc)	(To the extent relevant to the candidate's role)

Financial Advice

Legislation, Regulation or Code	Specific content, if left blank candidates are expected to be familiar with the total content.
AFA Code of Professional Conduct	(To the extent applicable to the candidates role)
QFE policies and procedures	(To the extent applicable to the candidates role)
AFA ABS?	(To the extent applicable to the candidates role)

Insurance – General

Legislation, Regulation or Code	Specific content, if left blank candidates are expected to be familiar with the total content.
Insurance law reform act 1977	Time limits on claims Materiality and incorrectness of information Agency defined Prohibited exclusions
Insurance law reform act 1985	Insurable interest Double insurance in respect of real estate sales Rules in respect of 'averaging'.

Insurance Life and Health

Legislation, Regulation or Code	Specific content, if left blank candidates are expected to be familiar with the total content.
Life Insurance Act 1908	Client disclosure requirements Information provided to agent is deemed to be known to the insurer Funds paid to the agent is deemed to be paid to the insurer
Insurance Law Reform Act 1977	Time limits on claims Materiality and incorrectness of information Agency defined Prohibited exclusions Mis-statement of age
Insurance Law Reform Act 1985	Ability to void from inception