

AICB  
ASIAN INSTITUTE OF CHARTERED BANKERS

AICB

A black and white close-up photograph of a person's face wearing glasses. A semi-transparent green rectangular box is overlaid on the lower-left portion of the image, containing white text.

# Professional Credit Certification

Equip yourself for the future of credit management

## INTRODUCTION

Professional Credit Certification (PCC) is a certification programme in credit for banking practitioners who seek to equip themselves with the skills, knowledge and tools to advance in the demanding and rapidly changing field of credit management. By completing the PCC, candidates demonstrate their commitment towards attaining the highest standards of becoming a certified credit practitioner. This certification is developed by Malaysian credit experts to provide greater academic learning with hands-on operational elements, presenting a clear education pathway to becoming credit professionals.





## PROFESSIONAL CREDIT CERTIFICATION (PCC) PROGRAMME STRUCTURE

### **1** LEVEL **CERTIFIED CREDIT EXECUTIVE (CCE)**

Equips you with the right skill sets to undertake credit roles and responsibilities within a guided environment or policy framework. This programme covers the following topics:

- The Malaysian Financial System, Regulations and Ethics
- Principles of Lending
- Basic Financial Analysis
- Credit Report Writing

### **2** LEVEL **Expands your competence in credit skills and judgment, with a specialisation in:**

#### **BUSINESS CREDIT PROFESSIONAL (BCP)**

- Business Credit Analysis
- Advanced Financial Analysis
- Loan Structuring and Legal Documentation
- Loan Monitoring, Rehabilitation and Recovery

**OR**

#### **RETAIL CREDIT PROFESSIONAL (RCP)**

- Retail Lending Environment, Process and Analysis
- Consumer Lending Products and Services
- SME Lending
- Loan Portfolio Management and Recovery

## PROFESSIONAL CREDIT CERTIFICATION (PCC) CERTIFICATION PATHWAY

### STANDARD ROUTE

#### QUALIFICATION

Certified Credit Executive



#### MEMBERSHIP

Affiliate



#### ENTRY REQUIREMENTS

Available to individuals who possess SPM or an equivalent or higher qualification

Business Credit Professional/  
Retail Credit Professional



Associate



Upon completion of the Certified Credit Executive

Note: The Institute may consider on a case-by-case basis individuals who do not meet the minimum education requirements above.

### ACCELERATED ROUTE

#### QUALIFICATION

Business Credit Professional/  
Retail Credit Professional



#### MEMBERSHIP

Associate



#### ENTRY REQUIREMENTS

Available to individuals who:

- possess relevant qualifications or have completed structured learning programmes in the area of credit

**OR**

- have completed a bank's internal certification programme in the area of credit (6 days and above), accredited by the Finance Accreditation Agency (FAA)

Note: The accelerated route is not an automatic entitlement. A formal application must be submitted together with the relevant documents for AICB's evaluation. Please refer to the AICB website for more information.

### ASSESSMENT

Certified Credit Executive (CCE)

- Part A: 70 independent MCQs
- Part B: 2 descriptive questions on Credit Writing (subjective)

Business Credit Professional (BCP) and Retail Credit Professional (RCP)

- Part A: 60 independent MCQs
- Part B: 20 case-based MCQs (2 - 4 caselets)

To assist learning, applicants are provided with relevant study texts and online learning support, including mock exams.

## MEMBERSHIP AND PROFESSIONAL DESIGNATION

Membership with a professional body is an added value proposition and a mark of public recognition and commitment to ethical values. Membership begins with enrolment in the PCC programme. Upon completion, members will be upgraded to 'Associate' status and are entitled to use the membership designation, 'Associate, AICB'. Members maintain their professional designations and memberships by fulfilling the annual Continuing Professional Development obligations and adhering to the Code of Professional Conduct.



## CONTINUING PROFESSIONAL DEVELOPMENT

Individual Members of AICB must comply with the Continuing Professional Development (CPD) requirements:

- Affiliate Members are required to undertake at least 5 hours of structured CPD in ethics every 2 years.
- Associate Members and Chartered Bankers are required to undertake at least 35 hours of relevant CPD activity in each calendar year, of which 20 hours must be structured CPD. At least 10 hours of the structured CPD must be in areas directly related to banking and 5 hours of the structured CPD in ethics.

## PREPARATORY WORKSHOP

Examination preparatory workshops are conducted by the Asian Banking School (ABS). For further details, please visit [www.asianbankingschool.com](http://www.asianbankingschool.com)

## ENROLMENT

To enrol, please visit [www.aicb.org.my](http://www.aicb.org.my)



## ASIAN INSTITUTE OF CHARTERED BANKERS

The Asian Institute of Chartered Bankers (AICB) is the professional body for the banking industry in Malaysia. The Institute aims to elevate the professional and ethical standards of banking practitioners and create a banking workforce which subscribes to high standards of professional conduct, knowledge and competence. AICB is governed by a Council comprising representatives from Bank Negara Malaysia, The Association of Banks in Malaysia and the Malaysian Investment Banking Association. With a mission to develop talent in the banking industry, AICB continues to ensure that its professional qualifications are aligned to industry needs in order to equip banking talent with the requisite skills and values to meet the evolving banking landscape. AICB also supports members' growth through various learning and thought leadership initiatives.



## ASIAN BANKING SCHOOL

The Asian Banking School (ABS) is the industry provider of premium learning development programmes. Dedicated to developing talent, it specialises in professional banking education that covers a comprehensive list of banking areas that are designed and developed in-house by its Specialist Training Consultancy Team or in collaboration with strategic learning partners that include some of the top business schools in the world. It offers relevant, practical and innovative training programmes for bankers at all levels through its suite of Executive Education, Public, In-House and Graduate Training Programmes, as well as Professional Qualifications-related training workshops. It also provides a broad spectrum of consultancy services that are tailor-made to meet organisational needs and strategic objectives.

### Asian Institute of Chartered Bankers 197701004872 (35880-P)

Levels 11 & 12, Bangunan AICB, 10 Jalan Dato' Onn, 50480 Kuala Lumpur, Malaysia

 1300-88-6833    [enquiries@aicb.org.my](mailto:enquiries@aicb.org.my)    [www.aicb.org.my](http://www.aicb.org.my)

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