



DEVELOPING  
YOUR FUTURE  
IN FINANCE

# CPD GUIDELINES

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## 1. Introduction

This document, titled 'CPD Guidelines and Regulations', provides a thorough guide for all LIA members under a CPD obligation. It is designed to assist in maintaining and enhancing your professional knowledge, skills, and abilities throughout your career. Within, you will find detailed sections on the purpose of CPD, specific CPD requirements, a list of activities that qualify for CPD, guidelines for documentation and record-keeping, an overview of the CPD auditing process, available resources and support, as well as ethical considerations in CPD. This comprehensive guide aims to ensure that our members are well-equipped to meet their CPD obligations effectively.

## 2. Objectives and Scope of the CPD Scheme

The aim of the CPD Scheme is to ensure that holders of various designations, including QFA, APA, CUA, CUG, CUC, and PTP, continually maintain, update, and enhance their professional knowledge and skills. This scheme supports the ongoing competency standards required in diverse financial and trustee roles.

The primary objective is to ensure that the knowledge and skills of designation holders are continually enhanced and updated, following the initial award of their respective designations. This is crucial to ensure that individuals who qualified in the past remain as knowledgeable and competent as those qualifying today.

In the context of the Minimum Competency Code (MCC), the CPD content for designations such as QFA, APA, CUA, CUG and CUC must be directly related to the knowledge requirements specified in the MCC. This includes areas related to retail financial products and other categories specific to each designation. For PTP designation holders, the CPD content will focus on governance, compliance, and competence in managing defined contribution occupational pension schemes or Trust Retirement Annuity Contracts (RACs), including the role of a Pension Trustee.

## 3. Governance and Structure of the QFA Board

The QFA Board is tasked with reviewing, approving, and publishing CPD requirements for designation holders. It consists of seven members: two representatives each from LIA, the Institute of Banking (IOB) and the Insurance Institute of Ireland (II), complemented by an independent chairperson. This composition ensures a balanced and comprehensive oversight of the CPD requirements.

## 4. Overview of CPD Requirements

This summary provides a general overview of the CPD requirements. For detailed requirements specific to each designation, members are advised to consult the relevant CPD Requirements document(s). <https://www.lia.ie/cpd/annual-requirements>.

This document summarises the CPD requirements for holders of various designations, including QFA, APA, CUA, CUG, CUC and PTP. It provides a comprehensive overview of the annual CPD obligations, applicable to all members regardless of their specific designation.

**1. Annual CPD Requirement:**

- All designation holders are required to complete an annual total of 15 CPD hours. Exceptions are CUG, CUC and PTP holders without any other existing LIA designation, for whom the requirement is 6 hours.

**2. Category-Specific CPD Hours:**

- At least 1 hour of CPD must be relevant to each category covered by your designation(s). For QFA holders, this includes all five product categories.
- PTP holders must acquire 6 hours relevant to Trusteeship, Savings/Investments, and Pensions, plus any additional categories they are accredited in.
- For CUG and CUC holders, at least 1 hour must be relevant to the CU category.

**3. Ethics and Compliance:**

- At least 1 hour of CPD must be relevant to ethics.
- CPD activities must align with the requirements of providing advice to retail consumers under the Central Bank of Ireland's (CBI) Minimum Competency Code (MCC), available to read using [this link](#).

**4. Accreditation and Recording:**

- All CPD events must be accredited by LIA, the Institute of Banking (IOB), or the Insurance Institute (II).
- Members must record all CPD events and submit an annual return by 31<sup>st</sup> January of the following year.

**5. Audit and Compliance Monitoring:**

- A random sample of CPD returns will be selected for audit between March and April each year.
- Regulated firms are required to monitor compliance with CPD requirements for qualified and grandfathered persons at least twice a year.

**6. CPD Time Distribution:**

- A recommended monthly average is 1-1.5 hours, with a daily maximum claimable CPD of 8 hours per month.
- Surplus hours cannot be carried over to the following year.

## 5. CPD Calendar and Timeline

The CPD year for all designation holders extends from 1<sup>st</sup> January to 31<sup>st</sup> December. CPD hours must be completed within this timeframe. Any hours accrued in January will apply to the current CPD year, not the preceding one. Members are reminded that while CPD activities should be concluded by the year's end, the deadline for submitting their CPD Annual Return is 31<sup>st</sup> January of the following year.

## 6. What Constitutes CPD

CPD across all designations is defined as active participation in activities that meet the QFA Board's criteria for awarding CPD credit.

This encompasses:

1. **Types of Activities**
  - Attendance at seminars, training events, workshops, and tested eLearning courses.
  - Participation in courses and other events of equivalent standing.
2. **Criteria for CPD Activities**
  - Course presenters must possess necessary qualifications, knowledge, and experience relevant to the subject matter.
  - Presentations must occur in a suitable setting, such as a conference centre, business environment, or in-house facility.
  - The duration of each presentation or course should be at least 30 minutes.
  - For electronically delivered events, compliance with standards in sections 8 and 9 of this document is required, detailing criteria for electronically delivered events and accreditation of non-LIA live events.
3. **Eligibility for CPD Credit:**
  - Relevant in-house training, including product training and approved online courses, may qualify for CPD credit if they align with the criteria in sections 8 and 9.
  - General reading and research do not count as CPD activities.
4. **Relevance to Designation:**
  - CPD content must be directly relevant to the functions of the qualified or grandfathered person as defined in the MCC, corresponding to the competencies in Appendix 3 of the MCC.
  - All CPD hours within a specific product category must relate to these competencies.
  - Members are responsible for ensuring that the events they attend or modules they complete are relevant to their designation(s).
5. **CPD Spread and Compliance:**
  - A broad range of CPD activities is required to maintain and enhance knowledge across various topics.
  - Non-compliant CPD activities (not relevant to the member's designation) will result in the removal of those hours from the member's record, potentially leading to a shortfall in CPD requirements and the removal of the designation/accreditation.

## 7. CPD Hours: Minimum and Maximum Durations

### Accreditation Authorities:

CPD hours must be accredited by LIA, the Institute of Banking (IOB), or the Insurance Institute of Ireland (II).

### Minimum Duration:

The smallest unit recognised for CPD is 30 minutes.

### Maximum Duration for Different CPD Activities:

1. **Single Event/Activity/Topic:**  
Maximum accredited duration: 4 hours.
2. **Tested Online Course/Module:**  
Maximum accredited duration: 2 hours.
3. **Examination Module:**  
Maximum accredited duration: 8 hours.  
Note: These hours do not count towards category-specific requirements.  
Requirement: The exam must be a minimum of 3 ECTS credits and lead to a qualification at Level 6 or above on the National Framework of Qualifications.  
CPD Credit Awarding: Credit is given in the year the examination is passed.

**Countable Activities:**

Active participation in CPD activities, including Q&A sessions, case studies, tests, and exams.

**Non-Countable Activities:**

Travel time, registration time, coffee/lunch breaks, or social time.

## 8. CPD Accreditation for Online Events and Activities

**Electronic Course Design and Interaction:**

1. Courses/modules should be well-structured, easy to navigate and engage with minimal scrolling.
2. Regular interaction required through exercises, quizzes, and external resources.
3. Varied delivery methods should be incorporated, including text, animations and multimedia.

**Assessment and Time Commitment:**

1. Learners must go through all materials before testing.
2. The time spent on a module should be commensurate with its accredited duration, including tests.
3. Computer-based testing with a diverse question set should be included, ensuring comprehensive knowledge assessment. A suggested pass rate is 65%.

**Confirmation of Completion:**

1. Provide verification of successful completion to the learner.

**Web Casting and Conferencing:**

1. Must be transmitted live to allow real-time interaction.
2. The design should facilitate an effective learning experience.
3. Questions and discussions should be enabled during the event.
4. Participant attendance must be verified throughout the event and confirmation of attendance provided.
5. A maximum of 4 CPD hours may be accredited for such events.

## 9. CPD Accreditation of External Live Events

**Accreditation Process for Non-LIA Events:**

- Event providers must complete a CPD Accreditation Request Form and submit it to LIA's Member Services team at [cpd@lia.ie](mailto:cpd@lia.ie) for approval.
- Members should consult their training department for company-specific accreditation procedures before applying.

**Attendance and Certification:**

- Members must attend the full duration of an event to claim the approved CPD hours.
- If a member attends only part of an event, they must submit a new form for adjusted CPD hours.
- Attendees should receive proof of attendance (e.g., certificates, sign-in sheets), which is crucial for potential CPD audits.

#### **Event Provider Obligations:**

- Event providers are responsible for informing attendees about the event's accreditation number, CPD hours, and relevant categories, both at the start and end of the event.
- All CPD events must be re-accredited annually for each CPD year they are held.

## **10. Examples of CPD Activities**

#### **General Examples of CPD Activities:**

- In-house training, relevant to your professional role.
- Seminars conducted by LIA, the Institute of Banking (IOB), the Insurance Institute of Ireland (II), or other professional bodies.
- Online training which must include tests; maximum of 2 hours per course/module.
- Examinations related to advice, maximum of 8 hours; study/preparation time excluded.
- Product training formal sessions distinct from social product launches.
- Updates on tax, regulations, and ethics.
- Presentations given by the member; where the presentation is given more than once, credit will be given for the first presentation only.

#### **Specific CPD Areas:**

- Mandatory ethics training.
- Regulatory topics including Anti-Money Laundering and Consumer Protection.
- Financial product categories, life assurance, pensions, investments, mortgages, consumer credit, etc.
- Reading material, such as the CPD Annual Update Document.

#### **Important Notes:**

- CPD content must align with competencies in the MCC for relevant retail financial product categories.
- Avoid duplicating CPD content in Annual Returns.
- For a comprehensive list of relevant topics, refer to the Minimum Competency area of the Central Bank of Ireland's website, Appendix E, linked [here](#).

## **11. Resources for CPD Activities**

LIA offers members a comprehensive CPD programme to help meet their annual CPD requirements.

#### **MyCPD Online Modules**

- Available exclusively to LIA members at no additional cost.
- Offers 33 online modules, each providing up to 2 CPD hours. Ethics module offers 1 hour.
- Updated annually for repeated use in successive CPD years.
- CPD hours are automatically recorded upon module completion.

#### **CPD Seminars and Events**

- A range of live online and in-person events hosted monthly.
- Events span all MCC categories, aiding in fulfilling CPD requirements.
- Regular notifications provided with event details and registration information.

#### **CPD On-Demand**

- A range of pre-recorded events offering 1 hour CPD.
- Updated annually for repeated use in successive CPD years.
- CPD hours are automatically recorded upon completion.

#### **Qualification Programmes**

- Many LIA qualification modules are recognised for CPD hours.
- Completed exams, events and modules are automatically logged for CPD.

#### **CPD Annual Update Document**

- Issued in September each year with key financial advice updates.
- Reading and understanding the document can contribute up to 4 CPD hours.
- Downloadable from the LIA's online members' area, requiring CPD Accreditation Code logging.

## **12. CPD Credits for Professional Examinations**

#### **LIA Examinations:**

- Members completing LIA exams relevant to retail financial advice will automatically receive 8 CPD hours, offsetting their overall annual requirement.
- These CPD hours will be automatically recorded in the member's CPD log.

#### **Non-LIA Examinations:**

- Members taking non-LIA exams that align with providing retail financial advice can submit the exam content for CPD accreditation review by LIA CPD Administrators.
- The accreditation depends on the exam's relevance to retail financial advice.

## **13. Non-Qualifying Topics and Activities for CPD Hours**

#### **Criteria for CPD Content:**

- CPD activities must directly relate to advising or selling retail financial products, in accordance with the MCC.
- The content should align with the minimum competencies specified in Appendix 3 of the MCC for the accredited product category(s).

#### **Non-Qualifying Topics:**

- Subjects like IT, Cyber Security, Culture, Diversity and Inclusion, and Operational Risk, although relevant to business operations, are not directly pertinent to the competencies in Appendix 3 of the MCC.
- Consequently, these topics do not qualify for CPD hours.

For additional information on relevant CPD content, members are encouraged to consult the Minimum Competency Q & A area of the CBI's website linked [here](#).

### Non-Qualifying CPD Activities:

- Examination Preparation
  - o Hours for study or preparation are not credited; only successful completion of exams count.
- Regular Work Duties:
  - o Routine professional activities do not qualify.
- General Software Training:
  - o Training in software like Microsoft Excel, Access, etc., is excluded.
- Internet Training:
  - o Non-specific web training does not count.
- Sales and Communication Training:
  - o Training in sales techniques and general communication skills are not included.
- Soft Skills Training:
  - o Courses on telephone techniques, customer care, time management, negotiation, leadership, writing, and similar topics are excluded.
- Social Events:
  - o Activities like product launches that are primarily social don't qualify, although formal product training sessions may.
- Motivational Seminars and Media Consumption:
  - o Motivational seminars, DVDs, TV programmes, and similar media do not count.
- Unverified Online Training:
  - o Online courses without testing or accreditation are not included.
- Academic Writing and Research:
  - o Activities like writing or researching for theses, manuals, books, or publications are not considered CPD activities.

## 14. Adjusting CPD Hours on a Pro-Rata Basis

### Eligibility for Pro-Rata Adjustment:

- Adjustments to CPD hours may be considered if a member is not actively engaged in providing financial advice or performing specific functions in Ireland.

### Application Process:

- To apply, members must complete the Pro-Rata Adjustment Form and submit it to the LIA Member Services team at [cpd@lia.ie](mailto:cpd@lia.ie). The form is available for download [here](#).
- Even with an adjustment, an annual return of completed CPD hours is required by 31<sup>st</sup> January of the following year.

### Applicable Situations for Adjustment:

1. Statutory Leave (Maternity, Parental, Adoption, Carer's):
  - Adjustments apply to both paid and unpaid statutory leave.
  - Excludes other leave types like holidays, additional unpaid leave, or career breaks.
  - Members must contact LIA's Member Services team prior to taking leave for a temporary CPD exemption.
2. Illness:
  - Brief illnesses are not eligible for adjustments.
  - Long-term illness (over two months) may qualify for a reduction, supported by medical certification.

### Non-Qualifying Circumstances:

- Part-time work or job sharing.
- Holidays related to statutory leave.
- Retirement, redundancy, unemployment (if retaining the designation).
- Career breaks or sabbatical leave (if retaining the designation).

## 15. Guidelines for Newly Qualified Members

### Initial Application Process:

- Following the final ratified results being issued by the Examination Board of ATU Sligo, newly qualified individuals will be invited to apply for their designation.
- Newly qualified members should apply for the designation within two years from 1<sup>st</sup> January following their qualification. This also applies to those not active in retail financial services or the financial services industry but planning future use of the designation.

### Late Application Procedures:

Designation	Years After Qualification	Late Application Procedures
QFA	2-9 Years	Resit and pass the QFA Regulation or QFA Financial Advice module.
	9 Years +	Resit and pass all six QFA modules.
APA	2-9 Years	Resit and pass QFA Regulation or any QFA MCC module.
	9 Years +	Resit and pass all required modules for the related designation to be reinstated.
CUA	2-9 Years	Resit and pass QFA Regulation or any QFA MCC, CUG or CUC module.
	9 Years +	Resit and pass all required modules for the related designation to be reinstated.
CUC	2-9 Years	Resit and pass the QFA Regulation module.
	9 Years +	Resit and pass the Credit Union Governance & Risk module and QFA Regulation module and exam.
CUG	2 Years +	Resit and pass the Credit Union Governance & Risk module.
PTP	2 Years +	Resit and pass the DC Pension Scheme Trustee Practice module.

## 16. Earning Additional Professional Designations

### Automatic Awarding of Additional Designations:

- Members who have already received their first professional designation will automatically be awarded subsequent designations as they qualify for them.
- With each new designation, members gain a new competency.
- Members are required to fulfil a one-hour CPD relevancy requirement in the new competency area starting from the following year.

## 17. Initiating CPD After Qualification

### Initial CPD Requirements Following Qualification:

- CPD begins as soon as a member is awarded their designation.
- Existing designation holders, continue with CPD requirements without any change.

### Pro-Rata CPD for New Designatory Holders of the QFA, APA and CUA:

1. Qualification between January–July:
  - Required to complete 4 CPD hours by 31<sup>st</sup> December of the qualifying year.  
\*CUC, CUG and PTP designation holders to complete 3 CPD hours.
  - No specific requirements for relevancy or Ethics in this period.
  - The subsequent year will require the full annual CPD quota, including relevancy and Ethics where applicable.
2. Qualification Between August–December:
  - No CPD hours required in the qualifying year.
  - The full annual CPD requirement commences in the following year, including relevancy and Ethics where applicable.

### CPD Accumulation:

CPD hours start accumulating from the time the MCC designation is first taken up, and the initial year's requirement mirrors what would have been needed had the designation been utilised immediately upon eligibility.

## 18. Managing CPD for Multiple Designations

### Annual Returns for Multiple Designations:

- Members holding additional designations with other institutions are required to submit an annual return for each designation to the relevant professional body.
- CPD hours earned through the CPD scheme may be applicable to other designations.
- Members should consult with LIA or the respective professional body to clarify how CPD hours align with the requirements for other designations.

## 19. CPD for Non-Active Industry Members

### CPD Compliance for Non-Active Industry Members:

- Even if not actively working in retail financial services or the financial services industry, members are required to fulfil CPD requirements to maintain their designation.
- Members who do not adhere to these CPD requirements will face actions as per the guidelines in Section 23.

## 20. Record Keeping and Documentation for CPD

### Personal Record-Keeping Responsibilities:

- Members are responsible for recording their CPD hours on the online CPD Record available on LIA's website.
- This recorded information is crucial for submitting the Annual Return.

**Supporting Documentation:**

- Retain documentation like attendance sheets, certificates, and employer confirmations as evidence of CPD activity.
- CPD hours from LIA events are automatically recorded and serve as attendance evidence.

**Audit and Verification:**

- Keep all CPD records and supporting documents for at least six years.
- Be prepared to present these documents if selected for an audit.
- The administrators may verify any information in the records, including contacting associated organisations or individuals.

## 21. Submitting CPD Annual Returns

**Obligation for Annual Submission:**

- All members must submit an Annual Return by 31<sup>st</sup> January annually.
- The return should declare the approved CPD events attended in the prior year, verifying adherence to the criteria in Section 5 and QFA Board standards.

**Process and Record Keeping:**

- Members are required to log all attended CPD events in the online CPD Record, accessible via LIA's online member area.
- The CPD Record forms the basis for the Annual Return.
- The submission process is generally open from mid-October to 31<sup>st</sup> January.

**Consequences of Non-Submission:**

- Members who fail to submit the Annual Return by the deadline will be considered non-compliant with CPD requirements.
- Non-compliant members will face procedures as specified in Section 23 'Non-Compliance and Consequences'.

## 22. CPD Compliance Audits

**Audit Process:**

- Each year, a random sample of CPD returns will undergo an audit.
- The audit confirms that completed hours align with the member's requirements.

**Documentation for Audit:**

- Audited members must provide evidence such as attendance sheets or certificates for each non-LIA CPD event.
- Administrators may contact listed organisations or individuals for verification.

**Audit Frequency and Compliance:**

- Members can be audited multiple times, either successively or intermittently.
- Members must furnish adequate records or evidence of CPD activities for the prior year.

**Consequences of Inadequate Documentation:**

- Inadequate or duplicate documentation will result in the removal of those CPD hours from the member's record.
- Any shortfall in CPD hours will be transferred to the following year, unless a five-year shortfall warning is in effect.

## 23. Non-Compliance and Consequences

### Breach of CPD Scheme Requirements:

- Members failing to make an Annual Return, cooperate in audits, or pay professional body fees will be considered in breach of CPD scheme requirements, risking the loss of their designation/s or Grandfathering status.

### Grace Period and Shortfall Warning:

- Those not meeting annual CPD requirements will have a grace period to address shortfalls by the following year's end.
- A five-year shortfall warning will be applied. Failure to meet CPD requirements within this period will result in designation/s removal or Grandfathering status.

### Consequences of Misreporting:

- Submission of false or seriously incorrect Annual Returns may lead to disciplinary actions, including membership expulsion or other sanctions.
- Serious misreporting could lead to permanent exclusion from holding the designation/s, impacting one's ability to advise or sell specific retail financial products or perform certain functions as per the Central Bank of Ireland's Minimum Competency Code.

## 24. Reinstating of Designation/s and/or Grandfathering Status

### Urgency for Reinstatement Application:

- Individuals who have lost designation/s and/or Grandfathering status due to CPD non-compliance should apply for reinstatement to LIA in writing.
- Each request is considered on a case-by-case basis, ensuring a tailored approach to reinstatement based on individual circumstances and duration out of the scheme.

### Reinstatement Criteria Based on Time Out of Scheme:

Designation	Time Out of Scheme	Reinstatement Criteria
QFA	Less than 4 years	<ul style="list-style-type: none"> <li>- Address any CPD shortfall, including current year requirements.</li> <li>- Pay backdated designation/membership fees, if applicable.</li> <li>- Option to complete the QFA Regulation module and exam (no reinstatement or backdated fees required).</li> </ul>
	5 to 9 years	<ul style="list-style-type: none"> <li>- Complete the QFA Regulation or QFA Financial Advice module and exam (no reinstatement or backdated fees required).</li> </ul>
	10 years or more	<ul style="list-style-type: none"> <li>- Complete all six QFA modules and examinations (no reinstatement or backdated fees required).</li> </ul>
APAs	Less than 4 years	<ul style="list-style-type: none"> <li>- Address any CPD shortfall, including current year requirements.</li> <li>- Pay backdated designation/membership fees, if applicable.</li> <li>- Option to complete the QFA Regulation module and exam (no reinstatement or backdated fees required).</li> </ul>

	5 to 9 years	- Complete any QFA MCC exam. This exam can be a repeat of the QFA Regulation exam, or a new QFA module to become eligible for the new designation along with any designation you were previously entitled to (no reinstatement or backdated fees required).
	10 years or more	- Complete all modules and examinations that are applicable to the APA curriculum at the time of reinstatement (no reinstatement or backdated fees required).

<b>CUA</b>	Less than 4 years	<ul style="list-style-type: none"> <li>- Address any CPD shortfall, including current year requirements.</li> <li>- Pay backdated designation/membership fees, if applicable.</li> <li>- Option to complete the QFA Regulation module and exam (no reinstatement or backdated fees required).</li> </ul>
	5 to 9 years	- Complete any QFA MCC exam. This exam can be a repeat of the QFA Regulation exam, or a new QFA or Credit Union module to become eligible for the new designation along with any designation you were previously entitled to (no reinstatement or backdated fees required).
	10 years or more	- Complete all modules and examinations that are applicable to the CUA curriculum at the time of reinstatement (no reinstatement or backdated fees required).

<b>CUC</b>	Less than 4 years	<ul style="list-style-type: none"> <li>- Address any CPD shortfall, including current year requirements.</li> <li>- Pay backdated designation/membership fees, if applicable.</li> </ul>
	5 to 9 years	- Complete one of the following - QFA Regulation, CUGR or a new QFA module, and thus become eligible for the new designation along with any designation you were previously entitled to (no reinstatement or backdated fees required).
	10 years or more	- Complete all modules and examinations that are applicable to the CUC curriculum at the time of reinstatement (no reinstatement or backdated fees required).

<b>CUG</b>	Less than 4 years	<ul style="list-style-type: none"> <li>- Address any CPD shortfall, including current year requirements.</li> <li>- Pay backdated designation/membership fees, if applicable.</li> </ul>
	5 to 9 years	- Complete the Credit Union Governance & Risk module (no reinstatement or backdated fees required).

<b>CUG (cont'd)</b>	10 years or more	- Complete all modules and examinations that are applicable to the CUG curriculum at the time of reinstatement (no reinstatement or backdated fees required).
<b>PTP</b>	Less than 4 years	- Address any CPD shortfall, including current year requirements. - Pay backdated designation/membership fees, if applicable.
	5 years or more	- Complete the DC Pension Scheme Trustee Practices module (no reinstatement or backdated fees required).
<b>Grandfathered Members (part of the CPD scheme)</b>	Less than 4 years	- Multiple CPD shortfalls may occur over a 5-year period, provided any shortfall is caught up within that time frame. - Address any CPD shortfall, including current year requirements. - Pay backdated membership fees, if applicable.
	5 years or more	- Obtain an APA or QFA designation through the standard education route.

## 25. Status and Process for Suspended Members

Members with a shortfall in CPD hours can apply to be part of the CPD scheme as a suspended member.

### Status and Procedure for Suspended Members:

- The designation/s or Grandfathered Status will not be reinstated during this period.
- Suspended members must rectify CPD shortfalls and complete accumulating hours within two years from the following 1<sup>st</sup> January of their suspension date.
- Failure to meet this deadline necessitates passing the QFA Regulation module and exam.

### Financial Obligations and Reinstatement:

- Suspended members are required to pay annual fees during their suspension period.
- Full compliance with CPD requirements, including fee payments or passing the QFA Regulation exam, leads to reinstatement on the firm's Register of Accredited Persons and designation/s.

### Credit for Previous CPD Work:

- Previously completed and verified CPD work will be credited.

### Shortfall and Notification

- Upon reinstatement, a shortfall warning applies if CPD requirements aren't met within the next five years following reinstatement, risking designation removal and/or Grandfathering status removal.
- Suspended members should inform the LIA Member Services team at [cpd@lia.ie](mailto:cpd@lia.ie) once they complete the outstanding CPD hours to be considered for reinstatement.

## 26. CPD Appeals Process

An appeal is distinct from a complaint, that seeks to raise concerns over the quality of a service provided by the professional body. All such complaints should be submitted to [cpd@lia.ie](mailto:cpd@lia.ie).

The CPD appeals procedure established by the QFA Board is summarised below.

### Grounds for Appeal

1. Evidence of significant irregularity in applying CPD regulations as per the Guidelines and Regulations.
2. Extenuating circumstances such as serious, unforeseen events (e.g., illness, personal or family trauma) unknown to LIA, affecting the member's ability to meet CPD requirements. Supporting documentation will be required to substantiate the appeal, such as medical certificates.

### Conditions and Submission of Appeals

- Non-Acceptance Criteria: Appeals unrelated to the above grounds, or based on dissatisfaction with the CPD scheme's rules, are not accepted.

### Process for Lodging an Appeal:

- Members must detail the appeal grounds in writing and include relevant supporting documents.
- Appeals are to be submitted to the Appeals Officer at LIA Member Services team at [cpd@lia.ie](mailto:cpd@lia.ie).
- The member bears the responsibility to provide all necessary information and evidence.
- Incomplete submissions can result in the requirement to submit a new, complete appeal.

### Appeals Evaluation and Stages

- The Appeals Officer may dismiss submissions not meeting the appeal grounds or lacking necessary evidence.
- Members can withdraw from the appeals process any time before the final decision.
- Submitting false or vexatious material in an appeal can lead to disciplinary actions.

#### Stage 1

- The issue is first examined by the CPD Lead in LIA, with the decision communicated in writing.

#### Stage 2

- If dissatisfied, the member can appeal to the QFA Board, which may request additional documentation.
- Oral submissions by the member may be heard at either stage on the request of either party. At least 21 days' notice will be given before an oral hearing.
- The QFA Board's decision is final and confirmed in writing to the member.

## 27. Updating Personal Details and Member Correspondence

### Requirement for Updated Personal Information:

- Members must ensure their personal details are current to facilitate effective communication with LIA.
- The most efficient method for updating personal details is by logging into the members' area on the LIA website and selecting the option to update personal information from the dashboard.

### Importance of Accurate Information:

- Keeping personal details up to date is crucial for maintaining effective correspondence between LIA and its members.
- Accurate personal details assist in the smooth administration of the CPD scheme and ongoing membership.

## 28. Disclosure of Member Information for Compliance

This section of the guidelines details how member information is utilised by LIA for the administration of the CPD scheme and compliance with regulatory requirements. It also outlines members' rights regarding their personal data, including access and correction.

### Usage of Member Information:

- The information on a member's LIA profile page and generated during LIA membership is used for the CPD scheme and membership administration.
- This can include sharing limited employee information with employers. We only ever share information that is necessary for employers to maintain a Register of Accredited Persons and to meet their regulatory and compliance requirements.

### Compliance with Minimum Competency Requirements:

- Member information may also be disclosed to the Central Bank of Ireland for Minimum Competency and Fitness & Probity purposes.

### Member Rights Regarding Personal Data:

- Members are entitled to request a copy of the personal data LIA holds about them.
- Members can ask for inaccuracies in their personal data to be amended or erased by writing to LIA.
- Members can object to certain types of processing of their data and have the right to be informed in the event of a data breach.
- For data privacy inquiries or concerns, members can find out ways to contact the Data Protection Office [here](#).

## 29. LIA Contact Information for Members

This section provides essential contact details for LIA, facilitating communication for members regarding CPD and related queries.

<b>Phone</b>	(+353)-01-4563890, operational from Monday to Friday, 9:00am to 5:00pm
<b>Email</b>	cpd@lia.ie and membership@lia.ie
<b>Live Chat</b>	Operational from Monday to Friday, 11:00 am to 4:00 pm.
<b>Postal Address</b>	LIA House, 183 Kimmage Road West, Dublin 12, D12 XD2X
<b>Website</b>	www.lia.ie