

PERLEMBAGAAN BAGI
PERTUBUHAN INDUK
PERSATUAN WAKIL WAKIL INSURAN AM MALAYSIA
(PPM-001-10-03072000)

SECTION 1 NAME OF ASSOCIATION

The name of Association shall be : -
" PERSATUAN WAKIL-WAKIL INSURAN AM MALAYSIA" or in short PERWAKIM.

SECTION 2 REGISTERED ADDRESS

2.1 The registered address of the Association shall be :-

119-D, first Floor, Blok A Pakatan Kemajuan Batu 3/12, Jalan Kelang Lama, 58000 Kuala Lumpur

2.2 The registered address of the Association may be changed from time to time by the Committee having obtained the prior approved of the Registrar of Societies.

SECTION 3 AIMS AND OBJECTIVES

3.1 To uplift the professional status, safeguard and protect the interest of the members and to ensure proper conduct of the business in the industry. The association shall implement the code of ethics and conduct.

3.2 To foster and promote good relationship between the members of the association and the regulatory bodies and insurers.

3.3 To liaise with the Insurance companies, Bank Negara Malaysia, Persatuan Insuran Am Malaysia and other Regulatory Bodies on behalf of the members.

3.4 To promote the economic, social and educational welfare of the members.

3.5 To undertake the production, edition, printing, publication and circular of any journal, magazine, news letter or other printed literature for the advancement of the objectives of the Association with prior approval of the authorities concerned.

3.6 To raise funds by legitimate means for the benefit of the Association having obtained the prior approved of relevant authorities.

SECTION 4 TYPE OF MEMBERSHIP

The membership of Association shall be divided into :-

- (a) Ordinary membership
- (b) Associate membership

SECTION 5 QUALIFICATION OF MEMBERSHIP

5.1 Ordinary Member is defined as a person or a registered company engaged in the General Insurance Business and who is registered with piam. The membership is on Annual Renewal Basics. He shall no longer be the association member upon cessation of a registered agent.

5.2 Honory member is defined as a person who shall be invited by the association as a honorary member. He shall be qualified by merits of his past contribution to the association and or contribution to the industry in the management, marketing and related fields as decided by the association.

He shall have no voting rights. The national council shall have the power to revoke the position of a honorary member for any acts in contravention of the constitution.

SECTION 6 APPLICATION FOR MEMBERSHIP

6.1 All application for membership must be submitted in the prescribed application form to the Secretary for Approval by the national council. The national council has the sole discretion to accept or reject the application for membership without giving nay reason.

SECTION 7 ENTRANCE FEE & ANNUAL SUBSCRIPTION

7.1 The Entrance Fee and Annual subscription will be as follows:-

Entrance Fee RM20.00 - RM Twenty Ringgit Only.(one off payment)
Ordinary members RM50.00 Per Year or RM100.00 for 2 years.

SECTION 8 RESIGNATION OF MEMBERS

8.1 Any member who intends to resign from the Association has to submit a letter of Resignation to the Secretary at least two weeks in advance and should pay all outstanding sum due to the Association. The Resignation will be approved at the Executive Council meeting.

SECTION 9 TERMINATION OR SUSPENSION OF MEMBERS

9.1 Any member who does not behave orderly in the meeting or undertakes matters

or issues detrimental to the image of the association can be terminated or suspended the member concerned shall be informed in writing of the grounds for such expulsion or suspension and he shall be given an opportunity to explain and absolve himself in person.

9.2 The suspension or termination will be discussed and approved at the National Council.

SECTION 10 RE-ADMISSION OF MEMBERS

10.1 Any member who has resigned from the Association may be considered for re admission based on the individual merits of each case. The Executive Council is empowered to decide the case and the decision shall be final.

10.2 Any member who is terminated or suspended from the Association may be considered from readmission based on the individual merits of each case. The National Council is empowered to decide on the case and the decision shall be final.

SECTION 11 OBLIGATIONS OF MEMBERS

11.1 Every member shall be obliged to pay his membership fees regularly and ensure that receipts for these are obtained. The responsibility for ensuring that membership fees are up to date lies with the member and not with any officer of the Association.

11.2 It shall be the duty of each member to keep the Honorary Secretary informed of all changes of residence and address, and all notices posted or sent to their last registered address shall be deemed as duly served.

11.3 A member attending an Association meeting or availing himself of the Association's premises and / or property shall do so in an orderly manner. Any member failing to maintain orderly conduct may be instructed to leave the meeting or cease his privilege by the President or the Chairman of the meeting.

11.4 All members are subjected to Conduct and Discipline Orders as approved by the National Council.

SECTION 12 RIGHTS OF MEMBERS

12.1 Every ordinary member shall on admission be provided with a copy of the Constitution free of charge.

12.2 Every ordinary member is entitled to be present at an Annual General Meeting and duly qualified to vote, provided always that he is not in default to the Association what so ever.

12.3 Every ordinary member is entitled to stand for office in the National Council provided always that he has attained a minimum age of 21 years and is not a member in benefit of any concessions granted or restrictions imposed by the Council.

12.4 Except as otherwise provided in the Constitution, all members shall have equal rights in the Association.

12.5 Every ordinary member has the right to hold office for which he is duly elected or appointed.

12.6 To allow every ordinary member whom are qualified to vote but not able to attend the election process to authorized any attending member a Proxy Vote to cast their vote. The authorized member may only allow to cast a maximum of two (2) votes inclusive of his own vote.

The Proxy Vote form will be forwarded together with the nomination form and the authorized member need to register the Proxy Forms with the Elections Committee on the election day.

SECTION 13 CESSATION OF MEMBERSHIP

13.1 Membership ceases by:-

- (1) Death
- (2) Insanity
- (3) Resignation with approval of the Executive Council
- (4) Bankruptcy or on the making of a Wage earner's Administration order in respect of the estate of a member.
- (5) Termination or suspension by National Council
- (6) Arrears in subscription in accordance with section 7.4 of the Constitution
- (7) Conviction of a member by a Court for any criminal offense.

SECTION 14 REGISTER OF MEMBERS

14.1 The Honorary Secretary shall maintain a register of all application for membership and include in such register the dates application and the dates of admission or rejection of membership.

14.2 The Honorary Secretary shall also maintain a register of every admitted member and include in such register the full names, identity card numbers, address and designation in the Company of the respective member.

14.3 The Register of Members may be maintained in a manually written books or in computerized form.

SECTION 15 COMPOSITION AND QUALIFICATION OF COUNCIL MEMBERS

15.1 National Council

The National Council consisting of the following shall be elected at the biennial General Meeting. The tenure of office of the council member shall be 2 years for one term. Subject to the following conditions a council member of any position shall be disqualified:

- (1) Bankruptcy
- (2) Termination or suspension by National Council
- (3) Conviction of the (refer section 13) member by a court for any criminal offence.
- (4) Ceased to be a PIAM registered Agent.

1) A President He must have served in the council for at least one (1) term prior to being elected as the president. His term of president shall be restricted for maximum of 2 terms of 4 years consecutively.

2) A Deputy President He is eligible for re election after the term expires.

3) Four (4) Vice President They are eligible for re election after the term expires.

4) Honorary Secretary General He is eligible for re election after the term expires.

5) Two (2) Assistant Secretary General They shall be eligible for reelection after he term expires.

6) A Treasurer General. The Treasurer General shall be eligible for re election after his term expires.

7) An Assistant Treasurer General He shall be eligible for re election after his term expires.

8) Six (6) Council Members They will elected from the members.

15.2 The president shall have the power to appoint in writing not more than three (3) Ordinary members to the national council.

15.3 The National council members and all officers performing executive functions in the Association shall be Malaysian Citizen and shall be registered piam agent.

SECTION 16 **EXECUTIVE COUNCIL**

16.1 The executive council shall consist of the president, Deputy president, vice presidents, Honorary Secretary General, Assistant Secretary General and Treasurer General.

16.2 The executive council shall attend to the day to day operations of the association as required according to the portfolio of their respective positions.

SECTION 17 **CESSATION FROM THE COUNCILS**

17.1 Any Member who is an officer of any Council failing to attend three (3) consecutive meeting of that Council without furnishing satisfactory reasons shall cease to be an officer of that Council.

17.2 In the case of the death, illness, resignation, expulsion or inability to fulfill duties by any officer of the Council, the remaining officers of the Council shall have the power to appoint any ordinary member to take his place provided that he fulfill the conditions under Section 12 of the Constitution and the member so appointed shall retire on the same time as if he had become an officer on the date on which the officer in whose place he is appointed was elected.

SECTION 18 POWER AND DUTIES OF COUNCIL

The Executive Council.

The powers and duties of the Executive Council shall be:-

18.1 To appoint, suspend and dismiss employees, to define their respective duties, to their remuneration if any, to take disciplinary action on them when necessary and to arrange adequate facilities for the proper fulfillment of their duties.

18.2 To receive and check accounts of officers and appointees responsible to receive and disburse moneys of the Association and to examine the vouchers thereof.

18.3 To prepare as soon as possible after the close of the financial year an Annual Report with a statement of the receipts and payments of the Association during the previous financial year and Balance Sheet of the Assets and Liabilities and Profits and Lost Accounts as they stood on the last day of the previous financial year.

18.4 To sanction expenditure up to limit of RM 30,000.00. At any one time during the financial year.

The National Council

18.5 To submit to the Registrar all returns and information pertinent to the Association as required under the Societies Act and the notified Constitution there under.

18.6 To prepare as soon as possible a Program, Budget and estimated Income and Expenditure for the proceeding year.

18.7 To sanction expenditure up to a limit of RM 50,000.00. At any one time during the financial year.

18.8 The National Council shall decided on matters affecting the running of the Association within the general policy laid down by the general meeting. The National Council shall not act contrary to the expressed wishes of the general

meeting.

SECTION 19 PROCEDURES OF COUNCIL MEETING

The National Council.

19.1.1 The National Council shall convene a meeting within one month of the conclusion of the Annual General Meeting. Thereafter the shall meet once every 4 months.

19.1.2 The first meeting of the National Council after Annual General Meeting shall:-

- (a) Consider the draft minutes of the Annual General Meeting.
- (b) Discuss matters arising there from.
- (c) Accept all records, books, stocks and stationery and inventories from the outgoing Council and to execute a "Letter of Handing over and Taking over" all records.
- (d) Complete all formalities required under sections 14(1) of the Societies Act 1966 for Submission to Registrar of Societies.
- (e) All subsequent meetings shall adopt the minutes of the previous meeting and discuss the matters arising before proceeding with the rest of the agenda.

19.1.3 The National Council meetings shall be convened by the Honorary Secretary General under the direction or with the approval of the President. At least seven (7) days notice of meeting shall be given. At least one-half of the total members of the National Council present shall constitute a quorum.

19.1.4 When any matter requiring the immediate decision of the Council arises and it is not possible to convened a meeting, the Honorary Secretary General may with the approval of the President, obtain a decision by circulation of papers. The following conditions shall be fulfilled before a decision by circular is deemed to have been taken:-

- (a) The matter at hand, the President's comments and proposed course of action must be clearly spelt in the circular.
- (b) Copies of the circular must be forwarded to each officer of the council on which each officer must record his opinion and return the same to the Honorary Secretary General within the stipulated time mentioned.
- (c) At least three officers of the Council must reply to the circular before a ruling is made by the President.
- (d) The ruling by the President shall be governed by the majority consensus of the replies received.

All decisions obtained by circular shall be reported by the Honorary Secretary General at the Council meeting immediately following the decision obtained.

19.2 Executive Council

19.2.1 The Executive Council meeting can be called at any time suitable to the

Presidents and at least 3 days notice has to be given. One half of the member of the Executive Council shall be present to constitute a quorum.

SECTION 20 DUTIES OF PRESIDENT

20.1 The President shall preside at all meeting of the Executive council, National Council and the Biennial General Meeting and shall be responsible for the proper conduct of all such meetings. He shall have a casting vote.

20.2 The President shall sign the minutes of meeting at the time they are approved.

20.3 The President shall superintend the General Administration of the Association.

SECTION 21 DUTIES OF THE DEPUTY PRESIDENT

The Deputy President shall in the absence of the President act for the President and perform such functions as are normally exercised by the president and shall carry out such duties and function as may be delegated to him by the President.

SECTION 22 DUTIES OF THE SECRETARY GENERAL

22.1 The honorary Secretary General shall conduct and organise activities in close collaboration with the National council of the association.

22.2 The Secretary General shall be responsible for keeping the record of all proceedings, conducting all correspondence, keeping all books, relevant documents and paper in such form and manner as the National Council may direct.

22.3 The Secretary General shall do all work his office demands.

SECTION 23 DUTIES OF ASSISTANT HONORARY SECRETARY

The Assistant Honorary Secretary shall carry out such duties and function as may be delegated to him by the General Secretary and shall deputies for him during his absence.

SECTION 24 DUTIES OF TREASURER GENERAL

24.1 The Treasurer General shall keep accounts books and be responsible for all Moines belonging to the Association received by him. He shall prepare a financial statement for each National Council meetings and for the Biennial General Meeting.

24.2 All Moines of the Association shall be deposited by the Treasurer General to

the credit of the Association is account in a bank or banks to be approved by the National Council.

24.3 All Moines received by the Treasurer General should be deposited within three days of the receipt to the credit of the Account of the Association.

24.4 A sum not exceeding RM 500.00 in cash may at any one time be held by the Treasurer General for the use of daily expenses of the Association.

24.5 Withdrawals from the bank or banks shall be made under the joint signatures of the President and the Treasurer General.

SECTION 25 DUTIES OF ORDINARY NATIONAL COUNCIL MEMBERS

25.1 The Ordinary National Council members shall carry out such duties as interacted by the National Council.

SECTION 26 GENERAL MEETING

26.1 The Supreme authority of the Association is vested in a general meeting of the members. At least one half of the total voting membership of the Association or the voting members present represent twice the total number of committee members must be present at the general meeting for its proceedings to be valid and to constitute a quorum.

26.2 If half an hour after the time appointed for the meeting quorum is not present, the meeting shall be postponed to a date (not exceeding 30 days) to be decided by the Committee, and if a quorum is not present half an hour after the time appointed for the postponed meeting the members present shall have power to proceed with the business of the day but they shall not have the power to alter the rules of the Society or make decisions affecting the whole membership.

26.3 An annual general meeting of the Society shall be held as soon as possible after the close of each financial year but not later than 30th September each year on a date and at a time and place to be decided by Committee. The business of the annual general meeting shall be:-

- (a) To receive the Committee's report on the working of the Association during the previous year.
- (b) To receive the Treasurer's report and the audited account of the Association for the previous year.
- (c) To elect a National Council and to appoint auditors for the ensuing two years; (During biennial AGM)
- (d) To deal with such other matters as may be put before it.

26.4 Notice of resolution or special business to be dealt with at the Annual General Meeting shall be forwarded by members to reach the Secretary General not later

than seven (7) clear days before the date of the Biennial General Meeting.

26.5 The Secretary shall send to all members at least fourteen (14) days before the meeting an agenda including copies of the minutes and reports, together with the audited account of the Association for the previous year. Copies of these documents will also be made available at the registered place of business at the Association for the perusal of members.

26.6 An extraordinary general meeting of the Society shall be convened:-

- (a) Wherever the Committee deems it desirable; or
- (b) at the joint request in writing of not less than twenty members, stating the object and reasons for such meeting.

26.7 An extraordinary general meeting requisitioned by members shall be convened for a date within thirty days of the receipt of such requisition.

26.8 Notice and agenda for an extraordinary general meeting shall be forwarded by the Secretary to all members at least fourteen days before the date fixed for the meeting. No business other than specified in the agenda shall be transacted at such Extraordinary General Meeting.

26.9 Paragraphs (1) and (2) of this rules regarding the postponement of the annual general meeting shall apply also to an extraordinary meeting, but with the proviso that if no quorum is present after half an hour from the time appointed for a postponed extraordinary general meeting requisitioned by the meeting shall be cancelled and no extraordinary general meeting shall be requisitioned for the same purpose until after the lapse of at least six months from the date hereof.

26.10 Dissemination and Notification of all communications including but not limited to Annual General Meetings through electronic means and other social media applications of Email, SMS, Facebook, Wechat, Telegram, What'sApp or any other effective new social media applications.

SECTION 27 ELECTION COMMITTEE

27.1 When election year arises the National Council shall appoint an Election Committee.

27.2 The Election Committee comprising of a Chairman and two (2) other members are to be selected from existing membership base. Election Committee shall not be contesting in any positions in the National Council.

27.3 The Election Committee shall be responsible for the conduct of election of the following:

- (a) One (1) President
- (b) One (1) Deputy President
- (c) Four (4) Vice President

- (d) One (1) Secretary General
- (e) Two (2) Assistant Secretary General
- (f) One (1) Treasurer General
- (g) One (1) Assistant Treasurer General
- (h) Six (6) Council Members

27.4 The Committee shall see that a member who wish to contest as candidate has adhered to Section 13.3,14.1,16.1 and Section 16.2.

27.5 The Committee shall send the nomination papers to all members who are keen to contest in the Election at least one month before the Biennial General Meeting.

27.6 Each Nomination paper should be proposed and seconded by a member and to reach the Chairman of the Election Committee before the specified date.

27.7 The Committee shall prepare all the necessary Ballot papers if there is a contest at the Election at the Biennial General Meeting.

SECTION 28 SOURCE OF INCOME

28.1 Annual Subscription and Entrance Fee

28.2 Donations

28.3 Such other source as may be approved by the National Council.

SECTION 29 PUBLIC APPEALS FOR DONATIONS

No member shall make any appeal to the public for any donation without prior written sanction of the National Council and are subject to the conditions imposed by the National Council and also the necessary Govt. authorities.

SECTION 30 ELECTION OF AUDITORS AND POWERS TO AUDIT

30.1 Two persons, who shall not be office-bearers of the Society, shall be appointed, by the annual general meeting as Honorary Auditors. They shall hold office for one year only and shall not be reappointed.

30.2 The Auditors shall be required to audit the accounts of the Society for the year, and to prepare a report or certificate for the annual general meeting. They may also required by the President to audit the accounts of the Society for any period within their tenure of office at any date and to make report to the Committee.

30.3 The National Council may appoint annually a Public Accountant to audit the accounts of the Association. The annual remuneration payable to such Accountants

shall be fixed by the National Council.

SECTION 31 TRUSTEES

31.1 Three Trustees, who must be over 21 years of age, shall be appointed at the Biennial meeting shall hold office during the pleasure of the Society. They shall have vested in them all immovable property whatsoever belonging to the Society upon execution of Deed of Trust.

31.2 The Trustee shall not sell, withdraw or transfer any of the property of the Society without the consent and authority of a general meeting of members.

31.3 A Trustee may be removed from office by the general meeting on the grounds that, owing to ill health, unsoundness of mind, absence from the country or for any other reasons, he is unable to perform his duties or unable to do so satisfactorily. In the event of the death, resignation or removal of a Trustee the vacancy shall be filled by a New Trustee appointed by a general meeting.

SECTION 32 ALTERATION AND AMENDMENTS TO THIS CONSTITUTION

32.1 These Rules not be altered or amended except by resolution of a general meeting. Such alterations or amendments shall take effect from the date of their approval by the Registrar of Societies. Any amendment to the rules shall be forwarded to the Registrar of Societies within 60 days of being passed by the general meeting.

SECTION 33 FINANCIAL PROVISIONS

33.1 Subject to the following provision in these rules, the funds of the Society may be expended for any purpose necessary for the carrying out of its objects, including the expenses of its administration, the payment of salaries, allowance and expenses to its office-bearers and paid staff and the audit of its accounts, but they shall on no account be used to pay the fine of any member who may be convicted in a court of law.

33.2 The Treasurer may hold a petty cash advance not exceeding RM 500.00 at any one time. All money in excess of this sum shall within seven days of receipt be deposited in a bank approved by the National Council. The bank account shall in the name of the Association.

33.3 All cheques of the Association shall be signed by the Treasurer General and the President. In the absence of any one of them the Executive Council can appoint another person to sign on their behalf.

33.4 Expenses not exceeding RM 30,000.00 (Ringgit Thirty Thousand) at any one

time shall be approved by the Executive Council.

33.5 Expenses exceeding RM 50,000.00 (Ringgit Fifty Thousand) shall be approved by the General Meeting.

33.6 Expenses not exceeding RM 50,000.00 (Ringgit Fifty Thousand) shall be approved by the National Council.

33.7 The Annual Income & Expenses account shall be prepared by the Treasurer annually, duly audited by the external auditors must be approved at the General Meeting and all members shall be given a copy of the Audited Accounts.

33.8 The Financial year shall begin from 1st January and ends on 31th December every year.

SECTION 34 PROHIBITION

34.1 None of the following games shall be played in the premises of the Association:-

- (a) Roulette
- (b) Lotto
- (c) Fan Tan
- (d) Poh
- (e) Peh Bin
- (f) Belangkai
- (g) Pai Kau
- (h) Tau Ngau
- (i) Tien Kow
- (j) Chap Ji Kee
- (k) Sam Cheong
- (l) Twenty-One
- (m) Ten and a Half
- (n) All games of dice
- (o) Bankers Game
- (p) Video Game
- (q) All games of betting in nature

34.2 The Association nor its members shall attempt to restrict or in any other manner interfere with trade of prices or engage in any Trade Union activities as defined in the Trade Union Act 1959.

34.3 The association shall not hold any Lottery whether confined to members or not in the name of the Association or his office bearers without prior approval from the Authorities concern.

SECTION 35 INVESTMENT

The Association may from time use its Funds to invest into companies, purchase shares or debentures or other landed properties. All decisions in respect of Investment either purchase or sale or transfer shall be approved at the National Council.

SECTION 36 CONSTITUTION AMENDMENT COMMITTEE

36.1 The National Council shall appoint a Constitutional Amendment Committee not less than twenty one days before the General Meetings to consider, coordinate and /or rescind the constitution or any part thereof received by the Secretary General as herein before provided.

36.2 Such redrafted notice for amendments only shall be discussed at the National Council before submission to the General Meeting.

SECTION 37 COURT PROCEEDINGS

Every member shall be bound by the decision of the National Council in matters relating to his rights, obligations, duties and privileges as member of the Association. If he resort to court proceedings in respect of his rights, obligations, duties and privileges or on behalf of any other member or in respect of the reference to the National Council or in violation of any decision or directive of National Council, he shall ipso facto cease to be a member of the Association and shall not be entitled to exercise any of the rights of a member.

SECTION 38 DISSOLUTION

38.1 The Association shall not be voluntarily dissolved except with the consent obtained by ballot of at least two-thirds of the ordinary Members of the Association.

38.2 In the event of the Association being dissolved as provided above, all debts and liabilities incurred on behalf of the Association shall be fully discharged and the remaining funds shall be disposed in the same manner as provided for the General Funds.

38.3 Notice of dissolution shall be made known to the Registrar of Societies within 14 Days such dissolution.

SECTION 39 ADVISER / PATRON

The National Council shall appoint qualified person as patron or Adviser of the Association provided he agrees by writing to such appointment.

SECTION 40 PERWAKIM-CODE OF ETHICS

1. MEMBERS SHALL CONDUCT THEMSELVES WITH STRONG INTEGRITY AND ACT IN AN ETHICAL MANNER IN THEIR DEALINGS WITH THEIR RESPECTIVE STAKEHOLDERS NAMELY CUSTOMERS, PRINCIPALS, PUBLIC AND THE BROADER INSURANCE INDUSTRY AND THE REGULATORY BODIES.
2. MEMBERS SHALL ACT WITH COMPETENCE AND STRIVE TO MAINTAIN AND IMPROVE THEIR KNOWLEDGE AND SKILLS ALONG WITH THEIR PROFESSIONAL CAREER IN GENERAL INSURANCE INDUSTRY.
3. STRIVE TO ENCOURAGE OTHER MEMBERS IN THE SAME TRADE TO ADHERE, TO PRACTISE AND PROMOTE CODE OF ETHICS AMONG THE MEMBERS.
4. MEMBERS SHALL STRIVE TO DEMONSTRATE HIS COMMITMENT TO THE PROFESSIONAL DEVELOPMENT IN KNOWLEDGE, SKILLS AND SOCIAL RESPONSIBILITIES.
5. MEMBERS SHALL EXERCISE PROPER CARE AND PROFESSIONAL JUDGEMENT IN THEIR DEALING AND ACTIONS THAT ALWAYS BEAR THE INTERESTS OF CLIENTS, CUSTOMERS IN MIND.

SECTION 41 STANDARDS OF PROFESSIONAL CONDUCT

1. MEMBERS SHALL BE OBLIGED TO COMPLY WITH THE ASSOCIATION CODE OF ETHICS AND STANDARDS OF PROFESSIONAL CONDUCT TO BE A MEMBER OF THE ASSOCIATION. MEMBERS SHALL SUBJECT TO DISCIPLINARY SANCTIONS FOR VIOLATIONS AS PER REFERENCE TO THE CONSTITUTION PROVISIONS.
2. MEMBERS SHALL KEEP ABREAST OF CHANGES IN THEIR INDUSTRY AND CONTINUE TO LEARN AND UPGRADE THEIR KNOWLEDGE AS PER MANDATORY REQUIREMENTS SET BY THE REGULATORY BODIES.
3. MEMBERS SHALL COMPLY WITH RELEVANT LAWS AS APPLICABLE, RULES AND REGULATIONS OF ANY GOVERNMENT AGENCIES AND REGULATORY BODIES GOVERNING THEIR PROFESSIONAL, BUSINESS ACTIVITIES AND FINANCIAL AS WELL AS THE ASSOCIATION STANDARDS OF PROFESSIONAL CONDUCT AND THE CODE OF ETHICS.
4. MEMBERS SHALL CONDUCT THEMSELVES IN A MANNER THAT TRANSACTIONS FOR THEIR CUSTOMERS, CLIENTS AND PUBLIC TAKE PRIORITY OVER THEIR PERSONAL AND SELF TRANSACTION. SUCH THAT THEIR PERSONAL TRANSACTION WILL NOT ACT ADVERSELY TO INTEREST OF OTHERS.
5. MEMBERS SHALL ACT IN A MANNER CONSISTENT WITH THEIR PROFESSIONAL PRACTICE TO DEAL FAIRLY WITH ALL CUSTOMERS AND CLIENTS WHEN PROVIDE RECOMMENDATIONS AND TAKING ACTIONS OF MATERIAL IMPACT ON THEM.

6. MEMBERS SHALL FORBID TO COMMIT A CRIMINAL ACT THAT UPON CONVICTION SHALL REFLECTS ADVERSELY ON THEIR HONESTY, TRUSTWORTHINESS AND OR ENGAGE IN CONDUCT INVOLVING DISHONESTY, FRAUD, DECEIT OR MISREPRESENTATION.

LAMPIRAN

1. Bendera

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2. Lambang



3. Lencana

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