



FPAM Financial Planning Competition 2025

Terms and Conditions

1. Eligibility Criteria

Participation in the FPAM Financial Planning Competition 2025 is subject to the following eligibility requirements:

- 1.1. **Membership:** Open to all CFP professionals who are current with their membership fees.
- 1.2. **Geographic Scope:** Participants must be residents of Malaysia.
- 1.3. **Age Requirement:** Participants must be at least 21 years of age as of the competition start date (22 August 2025).
- 1.4. **Previous Winners:** Top three winners of the 2024 FPAM Financial Planning Competition are not eligible to participate.
- 1.5. **Professional Standing:** Participants must be in good professional standing with no pending disciplinary actions from relevant regulatory bodies.

2. Entry Limitations

- 2.1. **Individual Participation:** The competition is open to individual participants only. Team entries are not permitted.
- 2.2. **Single Entry:** Each participant may submit only one entry for the competition.
- 2.3. **Registration Deadline:** All participants must register via the designated Google form by 11:59 PM on 20 August 2025.
- 2.4. **Submission Requirements:** Completed case study analyses must be submitted via email by 5:00 PM on 12 September 2025. Late submissions will not be accepted.

3. Assessment Criteria and Process

Submissions will be evaluated by a distinguished panel of financial planning experts based on the following criteria:

- 3.1. **Depth of Analysis (25%):** Thoroughness of examination of the client's financial situation, identification of underlying issues and opportunities, and demonstration of comprehensive understanding of complex financial relationships and their implications.
- 3.2. **Comprehensiveness (25%):** Coverage of all relevant aspects of financial planning.
- 3.3. **Actionable Recommendations (25%):** Quality and practicality of proposed solutions, feasibility of implementation, prioritization of recommendations, and clear alignment between identified issues and suggested strategies.
- 3.4. **Quantitative Support (15%):** Accuracy of financial calculations, supporting financial projections, and quantitative justification for recommendations and strategies proposed.
- 3.5. **Presentation (10%):** Clarity of written communication, professional formatting and organization, logical flow of information, and ability to effectively communicate complex financial concepts.
- 3.6. **Judging Process:** Initial submissions will undergo blind review. Top seven finalists will be selected for presentation on 15 November 2025, where final rankings will be determined.



4. Intellectual Property Rights

- 4.1. **Ownership of Submissions:** Participants retain ownership of their original work and ideas submitted to the competition.
- 4.2. **License to FPAM:** By participating, entrants grant FPAM a non-exclusive, royalty-free license to use, reproduce, and publish their submissions for educational, promotional, and professional development purposes.
- 4.3. **Publication Rights:** FPAM reserves the right to publish winning entries or excerpts thereof in FPAM publications, websites, and promotional materials, with appropriate attribution to the author.
- 4.4. **Confidentiality:** FPAM will treat all submissions with appropriate confidentiality and will not share detailed content with third parties without consent, except for judging purposes.

5. Disqualification Provisions

Participants may be disqualified for any of the following reasons:

- 5.1. **Late Submission:** Failure to submit required documents by specified deadlines.
- 5.2. **Plagiarism:** Any form of plagiarism, including but not limited to copying existing work, failure to provide proper citations, or submitting work that is not original.
- 5.3. **Eligibility Violations:** Providing false information regarding eligibility criteria or professional status.
- 5.4. **Misconduct:** Inappropriate behaviour during any phase of the competition, including the presentation phase.
- 5.5. **Non-compliance:** Failure to comply with any aspect of these terms and conditions.
- 5.6. **Appeals Process:** Participants may appeal disqualification decisions in writing within 7 days of notification. All decisions by the organizing committee are final.

6. Data Privacy and Consent

- 6.1. **Data Collection:** FPAM will collect personal information including name, contact details, professional credentials, and submission materials solely for competition administration purposes.
- 6.2. **Data Usage:** Personal data will be used exclusively for competition management, communication with participants, and winner recognition activities.
- 6.3. **Data Protection:** All personal information will be handled in accordance with applicable data protection laws and FPAM's privacy policy.
- 6.4. **Third Party Sharing:** Personal information will not be shared with third parties except as necessary for competition judging and administration.

7. Terms of Acceptance

- 7.1. **Agreement to Terms:** By registering for and participating in this competition, participants acknowledge that they have read, understood, and agree to be bound by these terms and conditions.
- 7.2. **Amendment Rights:** FPAM reserves the right to modify these terms and conditions at any time. Participants will be notified of any material changes via email.
- 7.3. **Governing Law:** These terms and conditions shall be governed by the laws of Malaysia.
- 7.4. **Dispute Resolution:** Any disputes arising from this competition shall be resolved through binding arbitration in accordance with Malaysian arbitration law.



8. Expense Coverage and Logistics

- 8.1. **Transportation & Accommodation:** Participants are responsible for their own transportation and accommodation costs to attend the final presentation on 15 November 2025.
- 8.2. **Meals:** Light refreshments and lunch will be provided during the presentation event for all finalists and attendees.
- 8.3. **Presentation Requirements:** FPAM will provide standard presentation equipment (Laptop, projector, screen, microphones).
- 8.4. **On-Site Presentation Requirement:** All finalists must attend and present in person at the designated venue on 15 November 2025. Virtual participation is not permitted. Finalists who cannot attend in person will forfeit their position in the competition.

9. Prize Distribution and Recognition

- 9.1. **Prize Structure:** Cash prizes will be awarded as advertised in the competition announcement.
- 9.2. **Prize Collection:** Prizes will be distributed within 4-6 weeks following the competition conclusion.
- 9.3. **Publication Recognition:** Top three winners will be featured in FPAM's official publication, 4E Journal Magazine.

Important Notice: Participation in this competition constitutes acknowledgment and acceptance of all terms and conditions stated herein. FPAM reserves the right to cancel or modify the competition if circumstances beyond reasonable control require such action.

Competition Inquiries

For questions regarding these terms and conditions or the competition process, please contact:

FPAM Secretariat

Email: marketing@fpam.org.my

Phone: [03-7954 9500](tel:03-7954 9500)

Website: www.fpam.org.my

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