



**CERTIFIED CAPITAL MARKET PROFESSIONAL: DEALING IN DERIVATIVES FOR DEALER'S REPRESENTATIVE  
TERMS & CONDITIONS  
(January – June 2023)**

**1. INTRODUCTION**

- 1.1. The Securities Industry Development Corporation (“SIDC”) conducts the Certified Capital Market Professional: Dealing in Derivatives for Dealer's Representative programme as part of the Securities Commission Malaysia (“SC”) licensing requirement for those who intend to carry out the regulated activity of Dealing in Derivatives.
- 1.2. These Terms & Conditions shall apply to the Certified Capital Market Professional: Dealing in Derivatives for Dealer's Representative programme and by purchasing, subscribing, accessing or participating in any part of the Programme, you (hereinafter could also be referred to as the “Candidate” or “Candidates”) hereby confirm that you have reviewed, understand and agree to be bound by these Terms & Conditions.

**2. PROGRAMME STRUCTURE, ACCESS & COMPLETION REQUIREMENT**

**2.1. Programme Structure**

2.1.1. The Certified Capital Market Professional: Dealing in Derivatives for Dealer's Representative programme which is conducted online via the SIDC's Learning and Assessment Management System (LAMS) platform shall comprise these three (3) components:

- (1) **e-Learning**
  - Self-directed e-Learning
  - Accessed via the SIDC LAMS platform
  - Modular based i.e. completion of all 6 modules
  - Knowledge check exercise questions in each module
  - Recommended Learning Hours - 8 hours
- (2) **Trading Simulation**
  - Online trading simulation replicates live markets data for candidates to apply their knowledge and skills acquired through the e-learning programme to practice basic strategies in derivatives trading
  - Candidates are required to complete the trading simulation for the Crude Palm Oil Futures (FCPO) and FTSE Bursa Malaysia Kuala Lumpur Composite Index Futures (FKLI) contract
  - Recommended duration to complete the simulation - 30 minutes
- (3) **Assessment**
  - 30 Questions (Multiple Choice Questions, Fill in the Blank and Matching)
  - Duration: 60 minutes
  - Passing mark - 70%
  - Invigilated online assessment with remote proctoring

The Certified Capital Market Professional: Dealing in Derivatives for Dealer's Representative programme including the aforementioned components, shall be hereinafter collectively referred to as the “Programme”.

## 2.2. Access

- 2.2.1. Candidates are required to access the SIDC LAMS platform via (<https://erp.sidc.com.my>) in order to complete the self-directed e-Learning, the Trading Simulation and thereafter, attend and pass the Assessment upon successful registration of the Programme under Clause 3: Programme Registration, Fees & Payment below. Access to the Assessment session shall be provided in accordance with Clause 10: General Rules for the Assessment.
- 2.2.2. Subject always to the full payment of the Programme fees, Candidates shall be able to access and complete the entire Programme for a maximum period of two (2) months from the selected date of Assessment. Nonetheless, the aforesaid maximum period shall be reduced accordingly in the event that the selected Assessment date is less than two (2) months wherein the minimum access period shall be as stipulated in Clause 3.3 below.
- 2.2.3. For e-Learning and Trading Simulation, access through multiple devices are allowed but simultaneous logins (e.g. two or more logins to the same account at the same time) shall be restricted and not permitted.
- 2.2.4. **No extension** of time shall be provided above and beyond the stated maximum period.
- 2.2.5. Selection of Assessment date shall be subjected to seat availability on first-come first-served basis. Please refer to the Exam Calendar at [www.sidc.com.my](http://www.sidc.com.my) for more information and selection purposes.

## 2.3. Programme Completion Requirement

- 2.3.1. **Candidates shall only be deemed to have fulfilled and completed the entire Programme by undertaking ALL three (3) components AND upon passing the Assessment** within the timeframes as specified under these Terms & Conditions:
- Completion of the e-Learning;
  - Completion of the Trading Simulation; and
  - Obtaining a "PASS" of the Assessment after completing both the e-Learning Course and Trading Simulation.
- 2.3.2. SIDC reserves the right to withhold the Candidate's Assessment result indefinitely if the Candidate does not complete both the e-Learning Programme and the Trading Simulation prior to sitting for the Assessment. In such situation, the candidate will be deemed to have failed to complete the Programme in its entirety.
- 2.3.3. Failure to complete the Programme within the specified access period OR secure a PASS on the assessment would result in the Candidates having to undertake and and/or repeat the entire Programme with full payment of the fees of the Programme.

## 3. PROGRAMME REGISTRATION, FEES & PAYMENT

- 3.1. The registration for Programme is to be done online by accessing the SIDC's website at [www.sidc.com.my](http://www.sidc.com.my).
- 3.2. Candidates are required to have an account to register for Programme. To create an account, Candidates are to sign-up at [www.sidc.com.my](http://www.sidc.com.my). Upon signing-up, an invitation link will be sent to the email address which the Candidates use to create the account. Once the sign-up is successful, Candidates can proceed to complete the registration and pay the Programme fees via the Candidates' registered account.
- 3.3. The closing date for registration is three (3) working days (excluding weekends and public holidays) prior to the date of the assessment (refer to the Exam Calendar at [www.sidc.com.my](http://www.sidc.com.my) for the last registration date). Please refer to the Programme Structure under Clause 2.1 above for proper planning of the completion of the Programme.
- 3.4. **The introductory fees of the Programme shall be Ringgit Malaysia Three Hundred and Eighteen (RM318.00) which shall be inclusive of Sales and Services Tax. Please be advised that this introductory price of RM318 is only valid until 30 June 2023 and subject to change thereafter at sole and absolute discretion of SIDC.**
- 3.5. All payments of fees must be made payable to SIDC in full before access to the Programme can be confirmed. Failure to make full and prior payment of the fees will be deemed as unsuccessful registration and/or subscription and consequently SIDC reserves the right to deny access to the Programme.

- 3.6. Payment is to be made online using the following payment methods.
  - FPX;
  - Debit/Credit Card; or
  - Selected e-wallets.
- 3.7. Candidates agree and undertake to provide true, accurate, current and complete information as prompted during the sign-up to create an account and are solely responsible in all respects for the use, protection and confidentiality of any password given to the Candidates and such passwords may only be used personally by the candidate and may not be shared or transferred to any third parties. Candidates further agree to notify and email immediately to [AssessmentSecretariat@sidc.com.my](mailto:AssessmentSecretariat@sidc.com.my) of any unauthorised use or breach of security which comes to the candidates' attention.
- 3.8. SIDC reserves the right to reject any application if the form and/or details submitted are incomplete or inaccurate although payment has been made and receipts have been issued.
- 3.9. SIDC further reserves the right to deny, withdraw or invalidate the candidates' registration if SIDC (in retrospect) discovers irregularities relating to the payment, including, but not limited to fraud.
- 3.10. Selected reference materials (acts, guidelines, rules, etc.) can be purchased from the SIDC e-SHOP at [www.sidc.com.my](http://www.sidc.com.my).
- 3.11. Candidates shall be responsible for all costs incurred in connection to the Programme.

<b>4. ASSESSMENT</b>
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- 4.1. Assessment under this Programme shall be conducted online via remote proctoring at Candidates' own locations and shall be subjected to Clause 10: General Rules for the Assessment and the required technical requirements as stipulated and prescribed by SIDC, which may be changed, revised or updated from time to time and as and when necessary.
- 4.2. Candidates who have selected and registered to sit for Assessment shall be responsible to ensure that their technical system and equipments are indeed compatible and in order prior to the Assessment date. SIDC shall not be responsible and disclaim all liabilities for any system, equipment, network malfunction, internet or service disruption that could affect the Candidates during the assessment session.
- 4.3. Candidates hereby understand and agree as follows:
  - i. to provide an official means of photographic identification as laid down under Clause 10: General Rules For The Assessment such as the NRIC, passport document which are valid and government issued photographic identification document, failing which candidate assessment attempt may not be approved;
  - ii. to allow and authorise SIDC to record and monitor the assessment session including the candidates face, voice, screen activity. This monitoring will be conducted by machine and/or by a live person; and
  - iii. to authorise SIDC to view and share the monitoring and recording of the said assessment session but not limited to other relevant information and data to SIDC's appointed remote proctor provider as well as the Securities Commission Malaysia, where and if required.
  - iv. to observe and comply with the following, failing which Clause 9: Offences and Disciplinary Action may apply and the Candidates Assessment session will be terminated immediately without any refund whatsoever:

DO's	DON'Ts
<ul style="list-style-type: none"> <li>• Sit in a quiet and private place.</li> <li>• Desk and chair should be placed against a plain background and there should be adequate lighting so that candidates are visible to the invigilator.</li> <li>• Dress in a decent attire.</li> <li>• Be ready with IC/Passport, rough paper, pen/pencil, Prescribed Reference Materials (PRMs) and calculator.</li> <li>• Setup the laptop/desktop at least a day before the assessment. Candidates <b>MUST</b> keep their laptop completely charged during the Assessment and where candidates use a</li> </ul>	<ul style="list-style-type: none"> <li>• Do not have anybody else present in the test taking room/area ("exam area") during the assessment.</li> <li>• Do not talk, solicit information or answers or communicate to anybody using any means whatsoever during the assessment.</li> <li>• Do not move away from the computer and web camera range and do not leave the exam area while the assessment is in progress</li> <li>• Candidates should not have a light source behind them or sit at an angle that will cast any shadows on candidate's face.</li> <li>• Do not switch off the web camera during the assessment.</li> </ul>

<b>DO's</b>	<b>DON'Ts</b>
<p>desktop, Candidates are to ensure that it is connected to the electricity power plug.</p> <ul style="list-style-type: none"> <li>• Login to the Candidate's registered account to access the assessment at least <b>THIRTY (30) MINUTES</b> before the Assessment starts.</li> <li>• Candidate's face <b>MUST</b> be positioned in the middle of the camera view and <b>MUST</b> be visible throughout the assessment.</li> <li>• Prepare for any technical difficulties.</li> <li>• Observe strict silence and remain seated at all times.</li> </ul>	<ul style="list-style-type: none"> <li>• Do not have any paper, device, equipment, materials or documents not explicitly approved/allowed by SIDC.</li> <li>• Speaking or reading the assessment question(s) out loud while taking the assessment is prohibited.</li> <li>• Do not use headphones, ear phones/buds, or any other type of listening equipment/devices during the assessment.</li> <li>• Do not eat and/or drink during the assessment.</li> <li>• Do not take screen shots of assessment questions and/or conduct any recording activities whatsoever during the assessment session.</li> <li>• Do not use any other applications or surf on the internet and/or to consult digital data or web pages during the assessment.</li> </ul>

- 4.4. Candidates understand and agree that SIDC and/or its appointed remote proctoring provider have the right to immediately halt, stop, terminate and/or remove any candidate from the assessment session for any display of unusual, suspicious, inappropriate or unprofessional behaviour as listed above or those that tantamount to cheating and/or other misconduct deemed as Offences and Disciplinary Actions as provided under Clause 9 herein. Any breach or failure to observe and comply with this Clause 4, Clause 6 and/or Clause 9 herein by the Candidates may result in SIDC invoking the necessary disciplinary actions against the candidate and consequently, the Candidate's assessment results would either be withheld or invalidated without any refund. In such cases, SIDC has the right to use the recording of the Candidate as evidence to invoke any disciplinary action against the Candidate.
- 4.5. Notwithstanding any clauses in these Terms & Conditions, SIDC may at its sole discretion and as it deems fit conduct the Assessment at a physical examination centre provided always and subject to the relevant terms and conditions governing the said physical Assessments.

## **5. ABSENTEEISM**

- 5.1. Candidates who are unable to attend and sit for the Assessment on the designated Assessment date, for whatever reason, will be deemed as "ABSENT".
- 5.2. Failure to attend the assessment will be deemed as not completing the entire Programme and would result in the fees of the Programme being forfeited in accordance with Clause 5.5. below.
- 5.3. **Absenteeism Due to Medical Reasons**
- 5.3.1. Notwithstanding anything herein, a Candidate who is unable to attend and sit for the Assessment on the Assessment date for medical reasons will be allowed to defer the Assessment to another date with a penalty fee of **RM50**.
- 5.3.2. Candidates may defer the date of their registered Assessment due to medical reasons by emailing their request to [AssessmentSecretariat@sidc.com.my](mailto:AssessmentSecretariat@sidc.com.my). Proof of payment of the prescribed fee for the deferment must be submitted together with the request together with the original scanned copy of the medical certificate and prescribed fee must be received by SIDC within three (3) full working days from the date of the Assessment.
- 5.4. **Absenteeism Due to Death**
- 5.4.1. In the event of absenteeism due to the death of an immediate family member (spouse, child, parent, parent-in-law, grandparent, brother or sister only) occurring within **seven (7) days** prior to the Assessment date, the Candidate is allowed to defer the Assessment to another date. All the following documents must be received by SIDC via email at [AssessmentSecretariat@sidc.com.my](mailto:AssessmentSecretariat@sidc.com.my) within **five (5) full working days** from the date of the Assessment:
- A scanned copy of the death certificate;

- A written notice from the Candidate indicating the relationship between the Candidate and the deceased.
- 5.5. The decision of SIDC in all such matters shall be final and save for Clauses 5.3 and 5.4 above, no request for refund or deferment of the whole or any part of the Programme shall be entertained.

## 6. CONFIDENTIALITY

- 6.1. The questions and answers of the Assessment are the exclusive and confidential property of the SIDC.
- 6.2. Candidates are expressly prohibited and **MUST NOT** copy, record, disclose, publish, reproduce, transmit and/or disseminate the Assessments questions and answers (Confidential Information) in whole or in part, in any standard, form or format or by any means, written, electronic or mechanical, to any other persons and/or use, whether directly or indirectly, any of the Confidential Information for his/her benefit or for any other purpose.
- 6.3. It is the candidates' responsibility to **IMMEDIATELY** report to SIDC any disclosure or solicitation for disclosure of the Confidential Information or any part of the Confidential Information which has come to his/her attention or which he/she becomes aware of.
- 6.4. Breach of this Clause 6: Confidentiality will cause irreparable harm to SIDC for which you may be held personally liable and where monetary remedies may not be adequate. Therefore in addition to any other available remedies, SIDC shall be entitled to injunctive and other equitable relief from the courts of law to prevent the disclosure or misuse of the Confidential Information.
- 6.5. Candidates in breach of this Clause 6: Confidentiality may be subjected to disciplinary action under Clause 9: Offences and Disciplinary Action and/or legal action by the SIDC.

## 7. ASSESSMENT RESULT

- 7.1. Subject always to Clauses 2.3. and 8 of these Terms & Conditions, the Candidates' Assessment result will be available **three (3) working days after the completion of the Assessment**. Candidates will be able to view and self-print the Assessment result (the "e-Result Slip") via the candidates' registered account.
- 7.2. The Assessment result will be graded and released as either "PASS" or "FAIL" The Assessment result is FINAL and request to review or recheck the Assessment result will **NOT** be entertained.
- 7.3. The e-Result Slip can only be printed **ONCE**. Candidates may save the e-Result Slip to their device. Candidates shall be solely responsible for the security and safekeeping of their e-Result Slip.
- 7.4. The e-Result Slip contains a **QR code**. Those who scan the QR code will be brought to the SIDC e-Result 'verification' page which displays the candidate's details (Name, Identity Card Number / Passport, Assessment date, Programme name and Assessment result).
- 7.5. With the introduction of the e-Result Slip, candidates hereby give consent to allow SIDC and any third parties engaged by SIDC to access and process the details of their Assessment including name, identity card number/passport, the relevant Programme, the Assessment date and result in accordance with the Personal Data Notice as stated in <https://www.sidc.com.my/pdpa>.
- 7.6. No Assessment result shall be issued to candidates deemed **ABSENT**.
- 7.7. The official Assessment result graded as "PASS" is valid for **two (2) years** from the date of the Assessment of that particular programme.
- 7.8. Candidates may request a duplicate copy of the assessment result slip at a fee of RM20 for each request. Application and payment are to be made via the Candidate's registered account. The "Print Duplicate Result" button will be available once payment is successful for the Candidate to print.

## 8. ASSESSMENT INTERRUPTION

- 8.1. SIDC will take all reasonable steps and precautions to ensure that the Assessment are conducted without any interruptions.
- 8.2. Subject to Clause 4.2 above and if the interruption is due to events beyond SIDC's control (for e.g. power failure etc.), Candidates are required to login back to the system within five (5) minutes of the interruption. SIDC will end the Candidates Assessment session **IMMEDIATELY** if Candidates fail to login within the stipulated time. **NO refunds** will be provided to Candidates in such circumstances. Candidates will have to re-register and pay for the new assessment session.

## 9. OFFENCES AND DISCIPLINARY ACTION

- 9.1. Candidates are expected to behave in a professional manner and to conduct themselves as is appropriate. Any attempt to cheat or other behaviour that could be considered to compromise the integrity or confidentiality of the assessment is treated with the utmost seriousness.
- 9.2. If a Candidate is found to have committed a disciplinary offence, engaged in any form of misconduct during an Assessment or failed to comply with any of the Terms & Conditions relating to the Programme, this may result in stern action being taken against the Candidate, such as (but not limited to) the SIDC withholding and/or revoking the Candidate's Assessment results and/or banning the Candidate from sitting for **ALL** the Programme's Assessments for life or for a specified period of time.
- 9.3. Disciplinary offences shall include, but is not limited to the following:
  - Contacting, communicating, talking to or copying from any other candidate/source during the Assessment
  - Having someone else present in the exam area/room while taking the Assessment
  - Excessive logging-in and out of from the Candidates registered account during the Assessment
  - Helping or receiving help from another candidate/person/source either via online or in person
  - Bringing in/having unauthorised/referring to notes or other devices during the Assessment
  - Soliciting confidential information relating to the Assessment
  - Disclosing or soliciting for disclosure of confidential information relating to the Assessment
  - Providing falsified information, documentation or statements as a means of a false identity including using another person's NRIC to sit for the Assessment or asking another person to sit for the Assessment on Candidate's behalf or sitting for the Assessment on behalf of another
  - Being disrespectful, argumentative, aggressive etc. with the invigilators
  - Use of any recording equipment (including all photographic, video and audio recording equipment) and share, distribute, reproduce or sell in any manner or form or exam questions and/or any part of remote proctoring services for any purpose during or subsequent to the Assessment
  - Tampering in any way with the e-Result Slip such as, but not limited to, changing the "PASS" or "FAIL", score, Assessment module, Assessment date, QR code etc
  - Any other action that is considered or can be interpreted as disciplinary offence by SIDC
- 9.4. A Candidate may appeal any decision made by the SIDC within **fourteen (14) days** of being notified of that decision. The decision of the SIDC on appeal shall be final and conclusive.

## 10. GENERAL RULES FOR THE ASSESSMENTS

### 10.1. Admission for assessments

10.1.1. Candidates are **REQUIRED** to provide original and valid identification i.e.

- **NRIC (Malaysian)**
- **Passport (Foreigner only)**

10.1.2. In the event candidates are not able to produce any of the identification document as stipulated in 10.1.1. above, the below documents is acceptable:

- **Driving License issued by Jabatan Pengangkutan Jalan Malaysia (JPJ)**
- **Police Report issued by the Royal Malaysia Police (Polis Diraja Malaysia)**
- **Temporary identification certificate from Jabatan Pendaftaran Negara (JPN)**
- **Original document issued by the Immigration Department of Malaysia**

However, for candidate producing an identification document as listed in Clause 10.1.2, his/her assessment result will **NOT** be released until the invigilators have sighted valid identification as listed in Clause 10.1.1

10.1.3. Those who fail to produce such identification will not be allowed to sit for the assessment.

### 10.2. Before Assessment

10.2.1. Candidates are advised to log in to their registered account to access the assessments thirty (30) minutes prior to their assessment session.

10.2.2. Candidates will **NOT** be allowed to sit for the assessment **THIRTY (30) MINUTES** after the start of an assessment.

10.2.3. The Prescribed Reference Materials (PRMs) used during the assessment session are subject to the following:

10.2.3.1. The PRMs must be complete i.e. contains all parts/chapters/sections etc. Incomplete and/or partial PRMs will **NOT** be allowed as references during the Assessment;

10.2.3.2. The PRMs must **NOT** contain any markings (e.g. highlights, written notes, underlines, attachments, drawings, folding, etc). However, only highlights, underlines and updates due to amendments to any provision are permitted. The PRMs which do not meet the above requirements will **NOT** be allowed as references during the Assessment;

10.2.3.3. Candidates are strictly **PROHIBITED** from marking the PRMs (e.g. highlighting, writing, underlining, drawings, folding etc) during the Assessment; and

10.2.3.4. The invigilators have the right to inspect all PRMs before, during and after the Assessments

### 10.3. During the Assessment

10.3.1. Candidates are allowed to refer to their own printed (hard copy) PRMs.

10.3.2. Calculators to be used during the Assessment are subject to inspection. Below are some examples of the calculator models which are allowed to be used during the Assessments:

- Texas Instruments BA II Plus
- Hewlett Packard HP 12C
- Casio FX100AU

10.3.3. Candidates must observe strict silence and remain seated at all times.

### 10.4. Personal Data

10.4.1. Candidates hereby agree that SIDC may process and deal with their information in accordance with the Personal Data Notice as stated in <https://www.sidc.com.my/pdpa> which forms an integral part of this Terms & Conditions.

## 11. TERMINATION

- 11.1. Candidates acknowledge that SIDC in its sole discretion may terminate your access or use of the whole or any part of the Programme at any time, with or without notice to them.
- 11.2. Any termination by SIDC may result in the deletion of all of your data or information, and we will not be obligated to provide any backup or retrieval of the same.
- 11.3. Upon termination by SIDC, the obligations which by their nature are intended to survive shall survive including without limitation, those set forth in, DISCLAIMER, INTELLECTUAL PROPERTY AND LIMITATION OF LIABILITY & INDEMNITY clauses herein.

## 12. DISCLAIMER

- 12.1. SIDC reserves the right to change and/or amend the whole or any part of the Programme at any time including but not limited to terminating your access or cancelling the Programme or assessment session for any reasons deemed necessary. SIDC shall not be responsible for any costs, damages or losses incurred by you due to the changes and/or cancellations. SIDC also reserves the right to make alternative arrangements without prior notice should it be necessary.
- 12.2. SIDC makes no warranties that the provision of the Programme is secure, consistent or free from bugs, viruses, errors or omission and takes no responsibility for dropouts in the or other unforeseen interruptions to the Programme in its entirety. SIDC also takes no responsibility for the integrity of your hardware (computer or device), your internet signal bandwidth, or any other consideration outside of the control of SIDC.
- 12.3. SIDC shall not be responsible for any problems or technical malfunction, including, without limitation, the acts or omissions of third party, operators, service providers, contractors or agents whom we may use to perform any part of the services in relation to Programme and/or any problem or malfunction of any telephone network or lines, computer online systems, servers, computer equipment, software, failure of email or persons, traffic congestion on the internet or at any web or combination thereof.
- 12.4. SIDC shall not be liable in cases where SIDC is unable to fulfil and/or deliver the Programme due to any causes which are unforeseen by SIDC including but not limited to any act of war, acts of terrorism, governmental requirements, epidemic or pandemic outbreak, acts of local or central Government or other competent authorities, acts of God and industrial disputes or any other reasons which are beyond SIDC's control.
- 12.5. All Programme are provided on 'As-Is' basis without any warranties of any kind. SIDC hereby disclaims all warranties, express or implied, including without limitation, all implied warranties, terms and conditions of merchantability, fitness for a particular purpose, satisfactory quality and non-infringement with respect to Programme.

## 13. INTELLECTUAL PROPERTY

- 13.1. Subject to these Terms & Conditions and full payment of the fees, SIDC shall grant you a limited, non-exclusive, non-transferable and revocable right to use and access the Programme for personal and non-commercial use only and that no right, title or interest shall be transferred to you by virtue of your use or access to the Programme.
- 13.2. All intellectual property rights in all materials available from the Programme including the design, graphics and text, audio and recording are owned by SIDC. Such content and/or materials may not be copied, reproduced, uploaded, posted, displayed or linked to in any way, in whole or in part, without the SIDC's prior permission. Any such use is strictly prohibited and will constitute an infringement of the SIDC's intellectual property rights.
- 13.3. Any recording, broadcasting, rebroadcasting or web streaming of content produced by SIDC during your access or use of the Programme are strictly prohibited. Any person found in violation of this term will be immediately ejected and infringement action may be brought against him/her.
- 13.4. Any breach by you of this clause 13 shall result in immediate termination whereby SIDC shall be entitled to cease to provide access to the Programme including any other SIDC's physical and virtual training programmes.



#### 14. LIMITATION OF LIABILITY & INDEMNITY

- 14.1. Candidates agree to waive and hold SIDC harmless from any claims relating to any action taken by SIDC including the refusal, removal, modification or denial of access to the Programme or other appropriate action in relation to any suspected or alleged breach of these Terms & Conditions.
- 14.2. Candidates agree to defend, indemnify and hold harmless SIDC, from and against any and all losses, liabilities, damages, settlement amounts, and reasonable attorneys' fees, disbursements and costs arising from any actions, suits, threats, allegations, demands or claims brought by any third party resulting from or relating breach of any of Terms & Conditions contained herein.

#### 15. GENERAL

- 15.1. These Terms & Conditions constitute the entire agreement between the parties with respect to the Programme hereunder and supersedes all other prior agreements and understandings, both written and oral.
- 15.2. These Terms & Conditions shall be governed by the laws of Malaysia and the courts within Malaysia shall have exclusive jurisdiction over any issues regarding the interpretation or enforcement of the same.

#### 16. ENQUIRIES, COMMENTS AND SUGGESTIONS

- 16.1. Any enquiries pertaining to Programme should be sent to:

**Assessment Secretariat  
Securities Industry Development Corporation  
3, Persiaran Bukit Kiara  
Bukit Kiara  
50490 Kuala Lumpur**

Tel : 03-6204 8892  
E-mail: [AssessmentSecretariat@sidc.com.my](mailto:AssessmentSecretariat@sidc.com.my)

SIDC hereby reserves the right and discretion to change, modify, amend or update all or any parts of the Terms & Conditions from time to time without prior notice and for any reasons as it deems fit. Such changes, modifications, amendments or updates shall come into effect immediately as published under the SIDC website at [www.sidc.com.my](http://www.sidc.com.my).  
It is your responsibility to review any changes made to the terms and conditions from time to time.