



# GUIDE TO CERTIFICATION POINTS

Designation	Requirement
<b>Provisional Credit Associate (PCA)</b>	No Certification Points required; completed Stage 1 (3-subjects) course requirement; minimum 'O' level or presently in Credit role
<b>Certified Credit Professional (CCP)</b>	
Option 1	35 Certification Points, 3 years relevant experience
Option 2	35 Certification Points, presently in Credit role, PCA and completed Stage 2 (3-subjects) course requirement
<b>Certified Credit Manager (CCM)</b>	
Option 1	70 Certification Points, 5 years relevant experience and a recognized tertiary degree
Option 2	70 Certification Points, 8 years relevant experience, at least 3 years at managerial level
Option 3	70 Certification Points, 5 years relevant experience and having earned the PCA and CCP

	<b>Unit points</b>	<b>Maximum points</b>
<b>CATEGORY 1 - EDUCATION</b>		<b>50</b>
A. Completion of Relevant Courses	<i>2 points per day</i>	20
B. Attendance at SACM Training Courses	<i>3 points per day / 2 points per half-day</i>	30
C. Attendance at SACM-Recognized Conferences, Seminars & Forums	<i>3 points per day / 2 points per half-day</i>	50
D. Attendance at non-SACM Training and Educational Programmes	<i>2 points per day / 1 point per half-day</i>	10
E. Self-Study in Credit-Related Subject (supported by documentary evidence)	<i>2 points per subject</i>	6
F. PCA Designation		5
G. CCP Designation		10

<b>CATEGORY 2 - WORK EXPERIENCE AND SPECIAL INTEREST</b>		<b>40</b>
#A. Credit-Related Work Experience (full-time)	<i>3 points (or 4 points at managerial level) for each year of experience</i>	40
#B. Credit-Related Work Experience (part-time)	<i>between 2 to 4 points for each year of experience, at discretion of SACM certification committee</i>	30
C. Instructor at SACM Training Courses	<i>5 points per day / 2 points per half-day</i>	30
D. Speaker or Panelist at SACM-recognized Conferences, Seminars & Forums	<i>4 points as Speaker; 2 points as Panelist</i>	30
E. Instructor, Panelist or Speaker at non-SACM Conferences, Seminars & Training Programs	<i>2 points as Speaker; 1 point as Panelist</i>	10
F. Articles Published (SACM Website, bulletin, magazine or recognized media)	<i>up to 5 points for each article (as decided by SACM certification committee)</i>	20
G. Special Career Accomplishments (e.g. Awards, Achievements, Special Recognition, etc)	<i>up to 5 points each (as decided by SACM certification committee)</i>	10
H. Volunteer, Charity Work and Community Service	<i>up to 4 points per year (as decided by SACM certification committee)</i>	10

<b>CATEGORY 3 - PARTICIPATION</b>		<b>50</b>
#A. SACM Sub-Committees (with satisfactory attendance rate)		16
- Committee Member	<i>2 points for each term</i>	8
- Office Holder	<i>3 points for each term</i>	12
- Chair of Committee	<i>4 points for each term</i>	16
#B. SACM Board of Management (with satisfactory attendance rate)		24
- Committee Member	<i>3 points for each term of 2-years</i>	12
- Member of Board of Advisors	<i>3 points for each term of 2-years</i>	12
- Office Holder of Board of Management	<i>4 points for each term of 2-years</i>	16
- Chair of Board of Management	<i>6 points for each term of 2-years</i>	24
C. Participation at SACM Events (including those sponsored by SACM)	<i>3 points per day / 2 points per half-day</i>	50
D. Participation in Industry Credit Groups (with satisfactory attendance rate)		20
- Committee Member	<i>4 points per year</i>	16
- Chair	<i>5 points per year</i>	20
#E. SACM Membership	<i>2 points per year</i>	20

# Except for requirement categories 2(A), 2(B), 3(A), 3(B) and 3(E), all scorecard criteria must occur not before 1st January 2000