

Package	Challenge Status Package	
<b>Package included:</b> <ul style="list-style-type: none"> <li>KMDC Course Manual (soft copy) &amp; notes</li> <li>Online Quiz - Sample Exam Questions with Answers</li> <li>Face-to-Face Workshop with online support <b>OR</b> for e-Learning students - online support with video tutorials/live streaming</li> </ul> <b>Excluding:-</b> FPAM Membership Fee, Examination Fee & FPAM Course Manual	<b>Module 4 Course Fee</b>	<b>RM1900</b>
	<b>Application Fee</b> (New student only)	<b>RM300</b>
<b>Total Fee</b>		<b>RM2200</b>
Optional Workshop (Strongly Recommended)	Module 4 Exam Boot Camp	Challenge Status Package
<b>Module 4 Exam Boot Camp Package included:</b> <ul style="list-style-type: none"> <li>KMDC Lecture Notes (soft copy &amp; Hard copy)</li> <li>Face-to-Face Workshop with E-Support</li> </ul>	<b>408A Class:</b> 4-Day Financial Planning Highlights + Mini Case Studies	<b>RM1050</b>
	<b>408B Class:</b> 3-Day Financial Plan Construction Methodology	<b>RM800</b>
	<b>408 Class:</b> 7-Day Module 4 Exam Boot Camp (408A + 408B)	<b>RM1600</b>

Financial Planning Modules (Optional) – lectures, notes & e-learning	Standard Package	Corporate Package*	Senior/Youth**
Module 1- <b>Foundation in Financial Planning</b>	RM1900	RM1800	RM1600
Module 2- <b>Insurance &amp; Estate Planning</b>	RM1900	RM1800	RM1600
Module 3- <b>Investment &amp; Retirement Planning</b>	RM1900	RM1800	RM1600
Financial Literacy 101 Workshop (Optional) – lectures & notes only	Challenge Status	Group of 2+	M1 Exemption
1-Day <b>TVM &amp; Analytical Tools for Financial Planning Workshop</b>	RM350	RM300 each	RM150

### Terms & Conditions:

- All packages:** Modular Payment Mode. Fees & Packages change every year. Deferment or advance payment will be required to top up the differences in course fee. Advance payment that is not utilized within 3 academic years or 6 semesters will be forfeited. KMDC reserves the rights to reject application.
- Refund Policy:** All fees paid are NOT refundable unless the course does not commence or the candidate's application is rejected. Once the course commenced, the course fee is considered fully consumed. **Withdrawals:** All withdrawals must be in writing at least 5 working days prior to the commencement date for refund, penalty charge of RM200 per module will apply. Once the course has commenced, if candidate wishes to withdraw, he/she must write in within 10 working days from the commencement date of the course, only 50% of course fee will be refunded less penalty charge of RM200. Strictly no refund for 'No Show' or withdrawal after 10 working days from the commencement date.
- Installment:** 2 monthly installments allowed with RM20 administrative fee imposed.
- \*Corporate Package:** for those attached to financial institution. Must submit business card or company letter
- \*\*Senior/Youth Package:** special rate for Malaysian youth aged 18-23 or seniors aged 51 and above with no further discounts.
- EPF Withdrawals:** All EPF withdrawals are not eligible for Early Bird promotion except for those who pay first and then file in request for EPF withdrawal.
- Challenge Status:** Module 4 & Boot Camp - to enroll under Standard Package only. Other modules & workshops: eligible for discount/promotion or Senior & Youth Package.
- Course Materials:** To be environmentally friendly, all course materials provided are in soft copy except lecture notes. KMDC version of course manuals are provided in soft copy & FOC. Students are required to purchase FPAM Version course manual (hard copy) @RM80 per copy.
- Payment:** we accept credit card, bank-in, online payment, cheque and cash. **KMDC's RHB Account number: 212 349 000 543 53**

### Miscellaneous:-

<b>FPAM Version Course Manual (compulsory)</b>	RM80 per copy (student), RM90 per copy (public)
<b>Examination Survival Guide (optional)</b>	Module 1: RM50 per copy (student), RM60 per copy (public) Module 2: RM65 per copy (student), RM75 per copy (public) Module 3: RM70 per copy (student), RM80 per copy (public) Module 4: RM60 per copy (student), RM70 per copy (public)
<b>Financial Planning Seminar &amp; Career Talk</b>	Free admission to selected seminars and Career Talk
<b>Financial Calculator HP10B2+ (optional)</b>	RM160 per unit (student) or RM200 per unit (public)
<b>KDU Resource Centre</b>	Free admission only. For borrowing rights, membership fee and deposit apply
<b>KMDC Student Card (compulsory)</b>	Free (valid for 2 years). Lost Card & Replacement: RM20
<b>KDU Parking Fee @Multi-level car park</b>	With Student Card: RM0.50 per hour, maximum RM4.00 per day. Without Student Card: RM1.00 per hour
<b>KMDC Certificate of Attendance (optional)</b>	RM10 (additional RM10 for courier service)

### Repeat Options: Re-Sit/Refresher Course for KMDC Learning Members and alumni to repeat a module or part of a module:

Option 1: RM 400 (8 days of classes, lecture notes only) OR RM50 Per day; ADD RM50 for 1-Day Exam Revision Seminar

Option 2: RM 150 (1 day exam revision seminar & sample exam paper only) or RM300 (Module 4: 2-day revision seminar & sample exam paper only)

FPAM Membership Fee and Examination Fee		
<b>FPAM Challenge Status Fee</b>	RM450 Challenge Status Application	FPAM's examination fee and membership fee are payable to FPAM only. FPAM accepts cheque (payable to "Financial Planning Association of Malaysia"), credit card and bank transfer (FPAM's Maybank Account: 514075-128677). Submit form with payment slip direct to FPAM by Fax: 03 7954 9400 or Email: <a href="mailto:info@fpam.org.my">info@fpam.org.my</a>
<b>FPAM Examination Fee</b>	RM200 (Charter Members) or RM250 (Corporate Members) or RM300 per exam sitting	

*Note: KMDC reserves the right to make changes without prior notice. All offers mentioned are valid for the stated period only.*