

# Oath

*I accept this qualification &  
Personal Finance Society designation subject  
at all times to the charter, bye laws rules and  
regulations of the Personal Finance Society &  
the Chartered Insurance Institute.*

*I will endeavour at all times to live by the  
highest standards of professional conduct.*

*I will strive to ascertain and understand  
the needs of my clients and to always place  
their interests above my own.*

*And I will maintain and uphold the society's  
Code of Ethics, and display a standard of honour  
and integrity that will be a credit to my profession  
and to the Personal Finance Society.*