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# FINANCIAL PLANNING ASSOCIATION *of* AUSTRALIA

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# CODE OF ETHICS

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THE FPA CODE OF ETHICS ESTABLISHES THE ETHICAL FOUNDATION FOR ALL FPA PROFESSIONAL STANDARDS, INCLUDING PRACTICE STANDARDS AND RULES OF PROFESSIONAL CONDUCT. THE EIGHT PRINCIPLES SERVE AS MINIMUM BENCHMARKS FOR PROFESSIONAL BEHAVIOUR AND ARE ENFORCEABLE AS MEMBER OBLIGATIONS.

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*As an FPA professional financial planner I undertake to uphold the  
FPA Code of Ethics and commit to practice in accordance with the  
FPA Code of Professional Practice*

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**PRINCIPLE 1: CLIENT FIRST**

*I place the client's interests first*

I do not place personal and/or employer gain or advantage before the client's interests.

**PRINCIPLE 2: INTEGRITY**

*I provide professional services with integrity*

I act with honesty and candour in all professional matters, and observe both the letter and spirit of the FPA Code of Ethics.

**PRINCIPLE 3: OBJECTIVITY**

*I provide professional services objectively*

I work with intellectual honesty and impartiality, exercising sound professional judgement.

**PRINCIPLE 4: FAIRNESS**

*I am fair and reasonable in all professional relationships*

I treat my clients as I would wish to be treated, disclosing material conflicts of interest and managing my personal views in order to achieve a proper balance of interests that ensures clients get what they should expect from a professional relationship.

**PRINCIPLE 5: PROFESSIONALISM**

*I act in a manner that demonstrates exemplary professional conduct*

I show respect and courtesy to clients, fellow professionals, and others. By consistently upholding high professional standards, I seek to enhance and maintain the profession's public image and its ability to serve public interest.

**PRINCIPLE 6: COMPETENCE**

*I maintain the abilities, skills and knowledge necessary to provide professional services competently*

I am committed to continued learning and professional improvement. I recognise my limitations and commit to consult with, or refer clients to, other professionals accordingly.

**PRINCIPLE 7: CONFIDENTIALITY**


*I protect the confidentiality of all client information*

I seek a relationship of trust and confidence with my clients, built on the understanding that the client's information will be protected and maintained and not disclosed inappropriately.

**PRINCIPLE 8: DILIGENCE**

*I provide professional services diligently*

I fulfil my professional commitments in a timely and thorough manner, and take due care in planning, supervising and delivering professional services in accordance with my professional expectations.



*Matthew Rowe*

CHAIR

*susanbaker*  
financial planning

FPA MEMBER