

**CONSTITUTION
OF
THE FIJI INSTITUTE OF
BANKERS**

December 2016

CONSTITUTION OF THE FIJI INSTITUTE OF BANKERS

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1. HEADINGS:

In this Constitution headings are for ease of reference only and do not affect the interpretation of this Constitution and unless an intention to the contrary intention appears, or is made known.

- a. Words importing the singular include the plural and vice versa;
- b. Words importing gender include the other genders;
- c. Words importing persons include corporations and organizations whether incorporated or not;
and
- d. Subject to this Constitution words and expressions defined in Law have the same meaning in this Constitution.

2. DEFINITIONS:

The following words and expressions in this Constitution have the meanings hereby assigned to them unless such meanings are excluded by or are repugnant to the context or subject matter:

“*Act*” means the Industrial Associations Act of 1978.

“*Book*” includes any account deed writing or document or any other record or information however compiled recorded or stored.

“*Business Day*” means a day that is not a Sunday or gazetted Public Holiday in Fiji.

“*By Laws*” means the laws made under this Constitution.

“*Council*” means the Executive Council of the Institute elected in accordance with this Constitution.

“*Councilor*” or “*Council Member*” means a Member of the Council of the Institute.

“*Financial Year*” means the period commencing on the 1st day of January in any year and ending on the 31st day of December in that year.

“*General Meeting*” means a General Meeting of the Members of the Institute lawfully convened and held in accordance with this Constitution.

“*Institute*” means the Fiji Institute of Bankers.

“*Journal*” means any journal adopted by the Council as the official journal of the Institute whether published in print or electronic form or otherwise.

“*Member*” means a member of the Institute.

“*Month*” means a calendar month.

“*Poll*” means voting conducted in a written form (as opposed to a show of hands).

“*Prescribed Examination*” means any examinations prescribed by the Council for admission of members or for a change of status or the achievement of some other designation or award in accordance with this Constitution.

“*President*” means the President of the Institute elected in accordance with this Constitution.

“*Register*” means the Register of Members of the Institute kept pursuant to this Constitution.

“*Registered Post*” means any system of secure mail delivery which requires a signed receipt from the addressee on delivery of the item.

“*Remove*” means to record the termination of an individual’s membership of the Institute on the Membership Register.

“*Rules*” means the principles set out in this Constitution.

“*Seal*” means the Common Seal of the Fiji Institute of Bankers.

“*Secretary*” means the Executive Secretary/Treasurer of the Institute, appointed from time to time in accordance with this Constitution.

“*Special Resolution*” means: with respect to a Council Meeting, a Resolution passed by a majority of not less than 75% of the votes cast at the meeting of the Council.

“*Treasurer*” means the Executive Secretary/Treasurer of the Institute appointed in accordance with this Constitution.

“*Written*” and “*in Writing*” includes the modes of representing and reproducing words in a visible form.

3. NAME :

The name of the Association is “**Fiji Institute of Bankers**”, having its Registered Office at Unit 1, 23 Gladstone Road, Suva, Fiji.

4. OBJECTIVES :

The objectives for which the Institute is established are:

- a. To promote, advance members knowledge on principles and practices of banking and financial services.
- b. To maintain professionalism amongst persons engaged in the banking and financial services and to protect the integrity of the banking and financial services profession in Fiji.

- c. To organize, conduct or attend workshops, seminars relevant to banking and financial services for professional development of the institute and its members.
- d. To encourage conveyance, facilitate discussion on matters of interest to persons engaged in banking and financial services or to the community in general.
- e. To affiliate with other international associations and to participate in regional and international projects for awareness, enhancements, education and development of banking/financial services and its members.
- f. To establish and maintain a library, to provide educational material relating to banking and/or financial services or matters in general.
- g. To do all such other things that are incidental to or conducive to the attainment of the above objects and to the advancement of the interests of the Members and the banking and finance profession of Fiji.
- h. The intention is that the objects expressed in the above paragraphs shall in no way be limited or restricted by reference to or inference from the terms of any other paragraph or the name of the Institute.

In furthering the objectives of the Institute and in consultation with the Association of Banks in Fiji, the Institute also has the following powers:

- i. To represent the banking and financial services profession both locally and internationally;
- j. To co-operate, consult and communicate with other professional or educational institutes or person(s) or body(ies) with a view to the promotion and pursuit of common objectives in banking and financial services and its related subjects;
- k. To maintain and publish registers of members with particular professional and/or practical experience in banking and financial services or any aspect thereof as the Institute shall think fit and to also prescribe minimum requirements for inclusion in such registers;
- l. To set out criteria for the teaching of banking and financial services courses and its requirements and application;

- m. To take any such measures deemed desirable to further the interests of the banking and financial services profession or of banking and financial services in general;
- n. To provide facilities for reading and discussion of approved publications, journals or papers by members, and to arrange for the delivery or attendance of lectures on banking and financial services and its related topics or subjects;
- o. To express views on laws and regulations or other matters affecting banking and financial services or to persons engaged in the banking and financial services profession and its relevant subjects or topics;
- p. To borrow or raise money that may be required by the Association to secure or discharge its debt or obligation binding on or upon the Association;
- q. To invest any funds for the benefit of the Institute or its members or for any other purposes as may be imposed or required by law and approved by the General Meeting of the Association;
- r. To purchase, lease, exchange, hire or otherwise acquire any real or personal property, any rights or privileges and to construct, improve or maintain any building for the benefit of the institute and to manage, develop, sell, let, charge, dispose or otherwise deal with all or any part of the same for the benefit of the institute;
- s. To employ persons on full or part time basis as deemed necessary from time to time.

5. MEMBERSHIP:

- (a) Any person employed by an affiliate of the Institute is eligible for membership. Applications shall be made in writing to the Secretariat.
- (b) Membership of the Institute are in the following categories:
 - ❖ Financial membership
 - ❖ Honorary membership
 - ❖ Life membership.
- (c) The Committee of Management shall from time to time review the membership criteria as and when it deems necessary.

6. SUBSCRIPTION:

The Committee of Management shall from time to time determine the annual subscription and/or any other associated fees and charges.

7. REGISTRATION OF MEMBERS:

The Executive Secretary/Treasurer shall keep and maintain a register of members in which shall be entered: the full name, address and date of entry of each member and a record of subscriptions paid by each member.

8. INSPECTION OF REGISTER/ACCOUNT BOOKS:

A member may be allowed to inspect the account books and the register of members at any time during office hours. The application must be made in writing to the Executive Secretary/Treasurer.

9. ACCREDITATION GRADES OF PROFESSIONAL QUALIFICATIONS:

Upon commensurate to appropriate qualifications there may be four or more grades of professional accreditation bestowed by the Institute. Currently these grades are:-

- (i) **Certificate (CFIB)**: being those with three (3) years' experience in the industry, have satisfactorily completed the recognized qualifications in terms of Certificate offered by tertiary or fellow institutions recognized by the Institute. The approval of applications for this Grade shall be at the discretion of the Committee of Management.
- (ii) **Associate (AFIB)**: being those with at least three (3) years' experience in the industry, have satisfactory completed the recognized qualifications in terms of Diploma and Degree offered by tertiary or fellow institutions recognized by the Institute. The approval of applications for this Grade shall be at the discretion of the Committee of Management.
- (iii) **Senior Associate (SAFIB)**: being those with at least five (5) years' experience in the industry, have satisfactory completed the recognized qualifications in terms of Diploma and Degree offered by tertiary or fellow institutions recognized by the Institute. The approval of applications for this Grade shall be at the discretion of the Committee of Management.
- (iv) **Fellow (FFIB)**: being those of Senior Associate status who have had at least fifteen (15) years' experience in the industry and have five (5) years' experience at managerial levels. The applications for this Grade shall be considered for approval by the Executive Council on the recommendation of the Committee of Management.

A member who is awarded the above Grades shall be entitled to use the distinguishing accreditations CFIB, AFIB, SAFIB, FFIB and FFIB (Hon) after his/her name. This privilege shall immediately terminate on ceasing to be a member of the Institute. However, the exceptions are where a person was formerly a Certified Associate or Fellow Associate may be re-admitted to membership under provision 10 and provision 11(c) of this constitution.

10. HONORARY MEMBERSHIP:

The Institute shall have the powers to elect honorary members. The following honorary accreditations are presently bestowed by the Institute:

(a) Honorary Life Members

Honorary Life Membership for distinguished services rendered to the Institute may be conferred upon any FIB member, on the recommendation of the Committee of Management and with the approval of the FIB Council.

- (i) Upon the recommendation of the Committee of Management, and with the approval of the FIB Council, the Honorary Life Membership may be conferred upon a person who has been a financial member of the FIB for thirty (30) years.
- (ii) Life Membership shall be conferred by the Committee of Management upon any FIB member on payment of twenty (20) times the general member's subscription rate applicable at the time of payment.

(b) Honorary Fellow

An "Honorary Fellow" of the Institute may be conferred by the **Council** upon any person for distinguished and meritorious service either to the Institute or to Fiji's Banking and Finance Industry on the recommendation of the Committee of Management. Once pronounced, the Honorary Fellow will remain as one for life.

11. CONDITION OF MEMBERSHIP:

Every member of the Institute shall be bound by the provisions of this Constitution.

12. RESIGNATION FROM MEMBERSHIP:

- (a) A member may resign, upon giving 30 days' written notice of his/ her intention to resign from the Institute to the Institute's secretary.

- (b) No member shall withdraw his/her membership from the Institute unless his subscription shall have been fully paid for the financial year in which notice of his resignation is received.
- (c) A member who has resigned from the Institute may apply for re-admission in writing to the Secretariat for consideration by the Committee of Management.

13. FORFEITURE OF MEMBERSHIP:

- (a) The membership of a member will stand forfeited if he fails to pay the annual subscription within three months of becoming due. A member shall be given one month's written notice of such intended forfeiture. Any member who is adjudged guilty by the employer for dishonorable, improper or unprofessional conduct shall forfeit his membership and shall not be eligible for reinstatement as a member.
- (b) A member whose membership has been forfeited shall be reinstated, upon making a written application to the Institutes' Secretary which shall be decided by the Committee of Management.

14. MANAGEMENT:

The governance and administration of the Institute shall be vested with the **Executive Council** and the **Committee of Management**, respectively.

14.1 Executive Council

The Executive Council shall consist of Chief Executive Officers of the Institute's affiliates; for the time being they are the Commercial Banks trading in Fiji under Banking Licenses, the Fiji Development Bank and the Reserve Bank of Fiji.

14.1.1 Role and Powers of the Executive Council

The Executive Council shall have absolute power to decide on any matters referred to it by the Committee of Management as part of its role which may be as follows:

- a. To ensure the Institute observes effective corporate governance framework with appropriate legal, regulatory, institutional foundation and commitment that is vital for the Institute;
- b. To guide the Institute achieve its objectives;

- c. To ensure the Institute's obligations and the principles of accountability, transparency and responsibility are observed at all times;
- d. To guide the Institute on activities and behaviors with the expectation that the Institute will operate in a safe and sound manner;
- e. To protect the interests of both financial and non-financial members;
- f. The Executive Council must be committed in ensuring that an ethical culture of integrity and honesty is practiced at all levels of the Institute;
- g. Shall respond responsibly and ethically on any matters of interest required by the Management Committee;
- h. Take an active leadership role in ensuring a sound financial platform of the Institute and to examine the financial and operational information including its transactions;
- i. Review operational activities of the Institute and make recommendations to improve efficiency and effectiveness;
- j. Guide and assist the Management team in evaluating potential risks to the Institute.

2. Executive Council Meetings

- a. A meeting of the Executive Council shall be called by resolution at any Ordinary or Special Meeting of the Committee of Management, or at the written request of three Executive Council members. Members must provide at least three days' written notice of all such meetings; the Executive Council may elect the President for the ensuing 24 months.
- b. Every member of the Executive Council shall have one vote, unless otherwise provided in the Constitution, all resolutions and decisions shall be by majority vote. The President shall not have a casting vote and in the event of an equality of votes, the motion shall be deemed negative.
- c. A resolution in writing signed by majority of members for the time being the Executive Council shall be valid and effective as if it had been passed at a meeting of the Executive Council duly convened and constituted.

- d. In absence of the President, an Executive Council Member may appoint a deputy to act on his behalf in meetings and other Institute related matters.

14.2 Committee of Management:

The Committee of Management shall consist of one representative from each of the Institute's affiliates and such representative is to be at a senior management level and nominated by the Chief Executive Officer of the institution concerned.

14.2.1 Powers of the Committee of Management

The Committee of Management is duly authorized and has the power to carry out the objectives of the Institute and may delegate all or any of its powers in writing to one or more of its members or its employees as it deems fit.

14.2.2 Committee of Management Meetings

- a. The Committee of Management shall meet for business matters as and when required, at such place and times, as the Committee may determine; such meetings are to be convened by the Executive Secretary/Treasurer.
- b. A Special meeting of the Committee of Management may be convened at any time by the Executive Secretary/Treasurer at the request of the President, or on the written request of at least three members of the Committee of Management.
- c. A forty eight (48) hour notice is required for any Ordinary and/or Special meeting of the Committee of Management.
- d. Every member of the Committee of Management shall have one vote, unless otherwise provided in this Constitution, the resolutions and decisions shall be by majority of votes. In the event of an equality of votes the Chairman of the meeting shall have a second or casting vote.
- e. If a member of the Committee of Management is absent from three consecutive meetings, his/her absence shall necessitate replacement and the Secretariat shall inform the respective Executive Council Members and seek directions in terms of appointing and/or nominating a new Committee of Management representatives.

15. OFFICERS OF THE EXECUTIVE COUNCIL:

(a) President

The Executive Council shall elect a President of the Institute from within its membership composition. The President shall immediately assume his position following the Institute's Annual General Meeting at which his appointment is confirmed. He shall hold office for a period of 24 (twenty four) months and may offer himself for re-election by the Executive Council for a subsequent term.

In the event of the position of President becoming vacant, the Executive Council may for the period until the subsequent Annual General Meeting fill the vacancy from amongst its members.

(b) Committee of Management Chair

The Chair of the Committee of Management shall be appointed from amongst the members of the Committee and, as in the case of the President, shall have served for a period of two years. The Chair will assume his/her position immediately following the Institute's Annual General Meeting at which his/her appointment is proclaimed and his/her term of office shall be concurrent to that of the President. Should he/she offer himself/herself for re-appointment the Committee's decision shall prevail.

In the event of the position of Chair becoming vacant, the Executive Council may for the period until the subsequent Annual General Meeting fill the vacancy from amongst the remaining members of the Committee or by appointing someone who is in employment with a financial institution affiliated with the Institute.

(c) Executive Secretary/Treasurer

The Executive Secretary/Treasurer will be appointed on the recommendation of the Committee of Management and approved by the Executive Council.

16. ANNUAL GENERAL MEETING:

The Financial Year of the Institute shall end on the thirty-first (31st) of December, and the Annual General Meeting of the members of the Institute shall be convened at a place and date fixed by the Executive Council, but no later than 31st March of the following calendar.

However, should there be a delay in convening this Meeting, the Executive Secretary/Treasurer shall inform the Office of the Registrar of Industrial Associations, provide reasons for the delay. In such an

event, the Annual General Meeting is to be held no later than the 30th of April. The business of the Annual General Meeting shall be to:

- a. Receive reports from the Executive Council, review the past work of the Association and plan future direction;
- b. Consider motions, if any, for which due notice had been given;
- c. Receive the accounts for the previous financial year and consider the financial position of the Association;
- d. Elect the Institute's Office Bearers; and
- e. Consider any other business on the agenda.

17. SPECIAL GENERAL MEETING:

The Executive Secretary/Treasurer shall call a Special General Meeting of members at the Institutes' headquarters or at any other venue upon receiving a written application from not less than 10 percent of the members, stating the objects for such meeting; or on such other occasions as may be deemed necessary by the Committee of Management or by the Executive Council.

18. NOTICE OF MEETINGS:

Not less than 14 days' notice shall be given for the Annual or any Special General Meeting of members. Such notice may be given in any manner decided by the Committee of Management.

19. VOTING POWERS OF MEMBERS:

At any properly convened meeting of members and unless otherwise provided in the Constitution:

- (a) All questions for determination shall be decided by members' majority votes from those present.
- (b) Every member shall have one vote.
- (c) Members may be represented by proxy provided that their proxy forms are filled in the manner or in such terms as the Committee of Management may from time to time determine and are lodged with the Executive Secretary/Treasurer at least 72 hours before the time fixed for the meeting.

20. QUORUMS:

The quorum of Executive Council Meeting shall be four and at a meeting of the members convened under this Constitution, the quorum shall be 10 percent of the total membership or 40 members whichever is the lesser.

21. STAFF:

The Committee of Management shall have the power to employ such staff as it may deem necessary. It shall have full power of control over the Institute's staff(s) and to employ or dispense the services of any employee.

22. EXECUTIVE SECRETARY/TREASURER:

The Executive Secretary/Treasurer of the Institute shall:

- (a) keep proper minutes of the resolutions and proceedings of all General, Special General, Executive Council and Committee of Management Meetings;
- (b) discharge the duties of the Treasurer and be responsible for all accounting records, transactions, periodical auditing of accounts once every calendar year, and make available to the Registrar and the members, true copies of audited accounts and auditor's reports;
- (c) submit to the Registrar, the Institute's Annual Accounts on or before the 31st of March every year in respect of the preceding year and shall:-
 - (i) Fully disclose the assets and liabilities and the receipts and expenditure for the period;
 - (ii) Provide the expenditures in respect of the any objects of the Association; and
 - (iii) Provide the total number of members of the Institute and list of members whose subscriptions were in arrears for a period exceeding three months.
- (d) forward to the Registrar, the Annual Return together with a copy of the Constitution identifying all new provisions, alterations of provisions and change of officers made by the Institute during the period.
- (e) Furnish to the Registrar, within fourteen days after the receipt of a written request by the Registrar, true statement showing, as at the date specified by the Registrar, the number of

members whose subscriptions were in arrears for a period exceeding three months, or other particulars that may be required by the Registrar.

- (f) Notify the Registrar, within fourteen days of any election or re-appointment of office bearers or officials or members of the Executive Council or Committee of Management of the Institute, the names and addresses of persons elected or appointed, or of any changes amongst the office bearers, officials or members.
- (g) notify the Registrar, of any change in registered office of the Institute within fourteen days after the change.
- (h) allow the Registrar or his delegate to inspect the books and accounts of the Institute.
- (i) provide every member of the Institute, a copy of the Annual General Statement upon request.

23. AUDITOR:

A Firm of Chartered Accountants shall be appointed at each Annual General Meeting of the Institute to undertake an audit of the Institute's books, accounts, assets and liabilities or other records in line with the rules and requirements of the International Accounting Standards.

The auditors shall have power to call for the production of all records, books, papers, accounts relating to the conduct and affairs of the Institute. The Annual Financial Statements shall be audited and certified by the auditors before being submitted to the members at the Annual General Meeting.

24. DIVISIONS, BRANCHES, LOCAL COMMITTEES AND REPRESENTATIVES:

The Committee of Management shall have power to:

- (a) establish divisions, branches and local committees and appoint representatives of the Institute where and when necessary.
- (b) define the composition of such divisions, branches and local committees.
- (c) define the powers and duties or otherwise exercise control over, such divisions, branches, local committees and representatives.

25. FINANCE:

All monies shall be banked in the name and account of the Institute in a bank or banks as the Committee of Management may decide.

- (a) The cheques, bills of exchange and other instruments drawn on the bank account or accounts the Institute shall be signed by person or persons as authorized by the Committee of Management.
- (b) The cheques, bills of exchange and other instruments payable to the Institute may be endorsed on behalf of the Institute by any person or persons as authorized by the Committee of Management.

26. BORROWING POWERS:

The Institute through the Committee of Management shall have the powers to decide and borrow money upon any terms and conditions it deems fit or at their discretion.

27. INCOME:

- (a) The income, assets and property of the Institute where so ever derived shall be transferred or applied solely towards the sole objectives of the Institute.
- (b) No portion of the Institute's income shall be converted, paid or transferred directly or indirectly by way of bonus, dividend or otherwise howsoever by way of profit to the members of the Institute.
- (c) The elected office bearers, committee or board members of the Institute must approve all payments paid howsoever to any person(s) who at any time are or have been a Member.
- (d) Provided that nothing herein contained shall prevent the payment in good faith of remuneration to any officers or employees of the Institute or to any member of the Institute in return for any services actually rendered or the repayment to any members being out-of-pocket expenses incurred by such member and the payment to any member of interest at a reasonable and proper rate of money lent by any member or the payment of reasonable and proper rent to any member for premises demised or let to the Institute by such member upon proper approvals.

28. WINDING UP/DISCHARGE OF DEBTS AND LIABILITIES:

- a. In the event of the Institute being dissolved all debts and liabilities legally incurred on behalf of the Association shall be fully discharged and the remaining funds together with the proceeds of the sale of any assets of the Association shall be divided amongst all financial

members in proportion to their annual levies paid for the preceding financial year of the Institute.

- b. Upon the winding up or dissolution, the remaining funds shall be given or transferred to another association or associations incorporated under the Act that have objects similar to the objects of the Institute such association or associations shall be determined by the Members at or before the time of the winding up or dissolution.

29. PREMISES:

A three quarters majority of the Committee of Management may decide at any meeting of the Committee of Management to acquire or dispose of freehold or leasehold premises for the purposes of the Institute subject to the approval of the Executive Council.

The Committee of Management shall have power to let or sub-let the whole or part of such premises on such terms and conditions as may be considered to be in the best interests of the Institute.

30. COMMON SEAL:

- (a) The Common Seal of the Institute shall be kept in the safe custody by the Executive Secretary/Treasurer.
- (b) The Common Seal shall not be affixed to any instrument except by the authority of the Committee, and the affixing of the Common Seal shall be attested by the signatures of either of two members of the Executive Council and the Executive Secretary/Treasurer.
- (c) A register shall be kept to record all the instruments signed under the Common Seal. It shall contain the date, type of instrument and names of persons who signed the Instrument.

31. EXECUTION OF AGREEMENTS AND DOCUMENTS:

All instruments, agreements, deeds, documents, securities, bonds, mortgage shall be executed under the Common Seal of the Institute, which shall be signed by the President and the Executive Secretary/Treasurer or such other persons as the Executive Council may appoint on their behalf.

32. CUSTODY OF RECORDS:

Except as otherwise provided in this Constitution, the Executive Secretary/Treasurer shall keep in his custody or under his control all records, books, documents and securities of the Institute.

33. PUBLICATIONS:

The Committee of Management may arrange for the printing, distribution, sale or otherwise printing or publication of journals or other materials in the best interests of the Institute and its members at the expenses of Institute.

34. BY-LAWS:

- (a) The Executive Council shall have power to make or amend by-laws and regulations not inconsistent with these provisions for the benefit of the Institute and its members.
- (b) The decision of the Executive Council on any matter not specially provided for by the Constitution, by-laws or regulations shall be conclusive and binding on all members of the Institute unless and until the same shall be overruled by a General Meeting.

35. ALTERATION OF THE CONSTITUTION & RENDITION OF ANNUAL RETURN:

(a) Alteration of the Constitution

The provisions of this constitution shall not be rescinded or altered, or any addition or deletions be made thereto, except by resolution of any Annual General Meeting, or of a Special General Meeting called for the purpose. Notice of such proposed recession, alteration or addition shall be lodged with the Executive Secretary/Treasurer at least seven (7) days before such meeting; and decided by at least three quarters majority of votes of those present.

(b) Annual Return

Following the convening of the Annual General Meeting the Executive Secretary/Treasurer shall promptly prepare and submit to the Registrar of Industrial Associations the Institute's Annual Return. Should there be a delay in rendering the Annual Return the Executive Secretary/Treasurer shall immediately inform the Registrar of Industrial Associations accordingly.

36. INTERPRETATION:

- (a) The interpretation of any one or more of these provisions shall be determined by the Executive Council and such determinations shall be conclusive and binding on all members of the Institute.
- (b) "Approved courses" are those determined by the Committee of Management as meeting Institute requirements from time to time.

37. AVAILABILITY OF CONSTITUTION:

A copy of the Constitution shall be made available to members by the Secretariat upon request.

38. SECRETARIAT:

Communication channels to the Institute are:

Registered Office: Unit 1, 23 Gladstone Road, Suva, Fiji
Postal Address: P.O. Box 2585, Government Buildings Post Office, Suva, Fiji.
Telephone: (679) 330 7161
Facsimile: (679) 330 8714
E-mail: fib@connect.com.fj
Website: www.fib.com.fj

39. DECLARATION AND EXECUTION OF CONSTITUTION:

Declaration

We hereby declare that Constitution was approved and adopted by Members of the Institute in its legally constituted General Meeting held in Suva Fiji on this day of 2016.

Execution

Dated at Suva this day of 2016.

**FOR AND ON BEHALF OF THE EXECUTIVE COUNCIL OF THE
FIJI INSTITUTE OF BANKERS:**



THE COMMON SEAL of the **FIJI**
INSTITUTE OF BANKERS was hereunto
affixed in our presence and we certify that we
are the proper officers authorized to attest the
affixing of the Seal of the said Institute:

.....

President
(Saud Abdul Minam)

.....

Chair – Committee of Management
(Mue Bentley Fisher)

.....

Executive Secretary/Treasurer
(Eta Bilitaki)