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Financial services products and services are often sold cross-border. Whilst the EU has sought to standardise this process with UCITS, AIFMD, IDD and MiFID II/MiFIR there are many differing regimes operating internationally to allow for cross-border distribution of products and services from one jurisdiction to another.

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Know the key principles of ethical behavior in financial services; Know the financial services industry can be viewed as linking those with surplus money (savers) and those with a need for money (borrowers) Know that borrowers include companies and governments and that governments issue bonds rather than equities

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