

# CHARTERED BANKER

## RULES AND REGULATIONS 2011/2012

### 1 COURSE STRUCTURE

#### 1.1 Introduction

These rules and regulations apply to all students studying for the Chartered Banker programme. It is important for all students to read, be aware of and follow these rules and regulations.

The Chartered Banker qualification is operated by the Chartered Banker Institute (referred to as 'the Institute' in these rules) which is a trading name of the Chartered Institute of Bankers in Scotland, a registered charity. The Chartered Banker qualification is awarded by the Chartered Institute of Bankers in Scotland.

#### 1.2 Chartered Banker Programme Structure

The Chartered Banker Programme consists of compulsory, core and elective modules.

##### **COMPULSORY MODULES**

Professional Banker (*separate rules and regulations apply*)

Professionalism, Ethics and Regulation

##### **CORE MODULES**

Credit and Lending

Contemporary Issues in Banking

Risk Management in Banking

##### **OPTIONAL MODULES**

Banking for High Net Worth Individuals

Retail Banking

Applied Business and Corporate Banking

Each Chartered Banker module is worth 25 credit points<sup>1</sup>. . The number of credit points indicates the length of time required for an 'average' learner to successfully complete the module. One credit point represents a notional 10 hours of study. This equates to 250 hours of study for a module worth 25 credit points. In total, students must achieve 135 credit points to complete the Chartered Banker Programme. This could be achieved, for example, by completing Professional Banker (worth 10 credit points), Professionalism, Ethics and Regulation, three core modules and one elective module.

### **1.3 Development Pathways**

Students can qualify as a Chartered Banker by following different development pathways. Which and how many of the modules studied will depend on the pathway. The development pathways include:

#### **(a) The Open Route**

The Open route is designed for those who want a professional banking qualification regardless of their previous qualifications or experience. Students start by studying the Professional Banker programme, completing both the Certificate and Diploma awards. On completion of the Professional Banker Diploma, students progress to an Advanced Diploma. On completion of the Advanced Diploma, they can then move on to the Chartered Banker modules. Students would then complete three modules, including the compulsory Professionalism, Ethics and Regulation. On the Open route, students can progressively build their qualification portfolio with the ultimate aim of achieving Chartered Banker status. Other Open routes are available depending on qualifications and experience.

#### **(b) The Accelerated Route**

The Accelerated route is designed for those who are on a managed learning programme with their employer and who are expected to achieve Chartered Banker status within a set period of around two years. In order to achieve Chartered Banker status, students must study Professional Banker plus five modules at Chartered Banker level, including the compulsory Professionalism, Ethics and Regulation, the three core modules and one elective module. This route is generally aimed at graduates or experienced bankers who are being sponsored by their employer.

#### **(c) The Professional Conversion Route**

The Professional Conversion route is open to holders of recognised professional accountancy qualifications and CFA Charterholders. Other professional conversion routes may be introduced as the programme develops.

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<sup>1</sup> The Scottish Credit and Qualifications Framework (SCQF); The European Qualifications Framework (EQF)

## **(d) The Learning Partnership Route**

The Learning Partnership route is open to students who have completed programmes that have been accredited by the Institute. This may give enhanced standing to the programme depending on the nature of the accreditation and means that completion of an accredited programme may contribute towards achievement of Chartered Banker status. Other Learning Partnership routes, for example, the Bangor University Chartered Banker MBA™, will lead to the full Chartered Banker award. The Institute will also continue to offer the SMART route to Chartered Banker in conjunction with Reed Learning, allowing for the assessment of prior experiential learning.

### **1.4 Module Specifications**

The Module Specifications contain the learning outcomes and associated assessment criteria for each module. These are published on our website at [www.charteredbanker.com](http://www.charteredbanker.com). The learning outcomes state what students should be able to do on completion of each module. The assessment criteria show how achievement of the learning outcomes will be measured.

### **1.5 Award**

Upon successful completion of 135 credit points, including the relevant modules and payment of any outstanding fees, students will be awarded the designation of 'Chartered Banker' and will also become a Member of the Institute and be entitled to use the designatory letters 'MCIBS'.

The use of the designatory letters 'MCIBS' and the designation of 'Chartered Banker' will both be valid from the date of the Results Notification Letter which is sent to students following successful completion of their final examination(s). The ongoing use of the designation of 'Chartered Banker' is dependent upon the completion of the annual CPD requirements of the Institute.

The use of the 'Chartered Banker' designation and the letters 'MCIBS' is dependent upon annual payment of the appropriate Institute subscription.

## 2 COURSE ENROLMENT

### 2.1 Entry Qualifications

To gain access to the Chartered Banker modules, students should have either:

- (a) an Advanced Diploma from the Institute or equivalent
- (b) a university degree
- (c) relevant training, continuing professional development or other prior learning accredited by the Institute or a recognised partner; or
- (d) 5 years' relevant banking experience and/or the support of their employer.

### 2.2 Student Membership

All students studying for the Chartered Banker qualification must be student members of the Institute. Student membership fees are paid in addition to any programme registration fees. These are collected annually by direct debit.

The annual membership fee allows students to study for the Institute's qualifications, receive the *Chartered Banker* magazine, attend District Centre meetings and access the online resources in the Member and Students' area of the website. If fees remain unpaid, a request to register for an exam could be refused. If an exam has already been taken, results will be withheld until fees have been fully paid.

### 2.3 Code of Professional Conduct

Students and members of the Institute are expected to display the highest standards of professionalism and a commitment to ethical conduct. To help members recognise and maintain these high standards of behaviour, the Institute has its own *Code of Professional Conduct* which members are expected to follow. The code is available at <http://www.charteredbanker.com/MainWebSite/Resources/Document/codeofconduct.pdf>

Members of the Institute must also abide by the Institute's *Royal Charter Rules, Regulations and Codes*.

If a complaint is received about a member's conduct and it is considered to be in breach of these rules, regulations or codes, this could result in disciplinary action being taken. It is therefore imperative that students familiarise themselves with these rules, regulations and codes so that they know what is expected of them. The rules are available on the Institute website at:

<http://www.charteredbanker.com/mainwebsite/resources/document/royal%20charter%20rules%20regulations%20and%20codes%2004-11.pdf>.

Other important policies are the Institute's Data Protection and Equal Opportunities policies. See Appendices 2 and 3 for further details.

## 2.4 Employer Support

Each financial services organisation has its own policy covering the payment of fees for the Chartered Banker Programme. Therefore, prior to making an application, students should confirm with their employer that any request for education funding will be supported.

## 2.5 Module Enrolment

Students enrol for the Chartered Banker Programme on a module basis. Students should complete a module enrolment form and return it to the Institute office accompanied by the appropriate fee. Module enrolment forms are available for download from the Institute website or can be requested from the Institute office.

Registration can be undertaken for a number of modules at once. Alternatively, students can register module by module. Students undertaking registration for the first time must submit a form to the Institute. Subsequent enrolments can be undertaken on-line.

The module enrolment fee covers:

- (a) a generic study guide for the programme (provided on first enrolment)
- (b) distance learning workbooks, revision 'pass' cards and practice questions
- (c) unlimited access to the Student Support Helpline
- (d) unlimited access to the student forums
- (e) unlimited access to the Institute Members' website
- (f) unlimited access to Chartered Banker web resources
- (g) provision of a tutor for each module
- (h) assignment review, feedback and marking from the module tutor
- (i) one entry fee to the final module examination
- (j) revision support.

All module enrolment must be paid on registration and the Institute reserves the right to withhold registration and dispatch of books until all fees are paid.

## 2.6 Refund of Fees

All module and examination enrolment fees are non-refundable and non-transferable.

## 2.7 Validity of Module Enrolment

Module enrolment is valid for one year from the date of enrolment with the Institute.

Students must sit and pass each of the module examinations for which they have enrolled within one year of their module enrolment date. Students who have not attempted the module examination within the one year period will be required to re-enrol and pay the applicable module enrolment fee.

Students who have attempted the examination within the one year limit, but who need to re-sit, may do so after the limit has expired but no later than two years from the initial module enrolment date.

## **2.8 Time Limit**

All students must complete the Chartered Banker Programme within five years of their initial enrolment date. Students must also complete each module within one year of registration for that module.

## **2.9 Change of Circumstances**

Students must inform the Institute of any change in circumstances such as work or home address, name change, etc. Students can check and amend their personal information in the Members' area of the Institute website.

## **2.10 Liability of Students**

It is each student's personal responsibility to ensure that module fees (and any re-sit fees if applicable) are paid by the due date; this applies even when fees are being paid by employers. The Institute reserves the right to withhold all services to students where fees are outstanding. This includes the right to refuse registration to courses, entry to examinations and issue of results.

## **2.11 Liability of the Institute**

In all circumstances, the liability of the Institute is limited to a complete refund of any enrolment fees for the module concerned.

## **3 CONTINUOUS ASSESSMENT**

### **3.1 Introduction**

The Chartered Banker examinations are assessed by a final examination in each module, with a compulsory continuous assessment element. The exam result contributes up to 70% of the overall award for the module and the assignment contributes up to 30%. The overall pass mark for each module is 55% and a minimum mark of 50% must be attained in the final examination.

### **3.2 Assignments**

An essential element of Chartered Banker is the continuous assessment of student performance through the submission of an assignment. The assignment is seen as an integral part of the learning process that takes place within a module. It provides students with an opportunity to consolidate their freshly acquired knowledge, put this knowledge into practice and to receive essential feedback on their performance; it is therefore a critical and compulsory element of the Chartered Banker Programme. Guidelines for assignments are provided in the study guide that students receive when they first enrol for a Chartered Banker module.

The assignment is available for download from the Institute website. Where a student is unable to access the internet, a hard copy may be requested by contacting the Institute on 0131 473 7777.

### **3.3 Submission of a Draft Assignment**

Students are strongly encouraged to submit a draft assignment to their module tutor. Where this is undertaken, it must be in the hands of the tutor at least twelve weeks in advance of the proposed final examination date. This allows adequate time for the tutor to provide feedback and guidance on the contents, for the final submission to be made and for further pre-examination guidance to be provided.

As well as providing feedback and guidance on how to improve the assignment, the tutor will also allocate a grade of either Distinction, Pass, or Fail. This will give an indication of how many marks the assignment would have been awarded had this been the final version. The Assignment Assessment Criteria is shown in Appendix 1.

### **3.4 Submission of Finalised Assignment**

On receipt of the graded draft assignment, students should take cognisance of the comments made by their module tutor and then undertake any amendments prior to re-submitting the final version of their assignment.

Students should submit their final assignment to their tutor no later than four weeks in advance of the proposed final examination date. Students can enrol for the final examination only after they have submitted their final assignment to their tutor.

Students will then receive their formally marked assignment. Assignments are marked out of 30 and contribute up to 30% of the overall award for the module. On receipt of the final percentage mark there is no further opportunity to re-submit the assignment to the tutor or for students to have their final percentage mark amended. Only in limited circumstances (see below) is it possible for a student to submit a further finalised version of an assignment.

### 3.5 Re-submission of Assignments

Students are permitted to submit a second finalised assignment only if they have failed the overall module assessment, i.e. if they have scored less than **55%**.

Where students require to re-sit the final examination for a module, they can either:

1. re-submit an assignment in order to secure an improved mark – this assignment cannot simply be a re-submission of the original assignment, but must be a ‘new’ assignment which will be made available on request; or
2. retain the mark obtained for their original assignment submission.

Students should note that where they choose to submit a new assignment, it is the mark obtained in respect of that new assignment that will count towards their overall re-sit examination award.

### 3.6 Impact on Overall Examination Mark

The pass mark for each module is 55%, with the assignment contributing up to a maximum of 30% of the final examination mark. The final examination is therefore worth a maximum of 70% of the overall award for the module. There is no minimum score that students must achieve in respect of the assignment, although a minimum of 50% must be scored in the examination itself.

#### **Example A**

Anna has received her final assignment from her tutor and has received a mark of 12 - this will contribute 12% to her overall examination mark. If she then scores 61% in the final examination, that is worth 70% of the overall mark, so her 61% actually equates to 42.7%. Overall, Anna has scored 55% ( $12\% + 42.7\% = 54.7\%$  rounded up) and so has **passed** the final examination.

#### **Example B**

Raj has received his final assignment mark from his tutor and scored 22 - this will contribute 22% to his overall examination mark. If he then scores 48% in the final examination, that is worth 70% of the overall mark, so his 48% actually equates to 33.6%. Overall, Raj has scored 56% ( $22\% + 33.6\% = 55.6\%$  rounded up). Although his overall mark is 56%, he has not achieved the minimum examination mark of 50% and so has failed the examination.

### Example C

Rachel has received her final assignment mark from her tutor and scored 17 - this will contribute 17% to her overall examination mark. If she then scores 72% in the final examination, that is worth 70% of the overall mark, so her 72% actually equates to 50.4%. Overall, Rachel has scored 67% ( $17\% + 50.4\% = 67.4\%$  rounded down) and so has **passed** the examination.

## 3.7 Presentation of Assignment

Students should note the following requirements:

- (a) Each assignment must include a completed cover sheet as the first page.
- (b) The font size should be **12** point and should be in Times New Roman, Arial, or Sans Serif.
- (c) **1.5** line spacing should be used.
- (d) All headings to be consistent in terms of size and font style.
- (e) Footer function to be used to insert page numbers on each page.
- (f) Spell check and grammar check functions to be used.

Guidelines for assignments are provided in the study guide that students receive when they first enrol for a Chartered Banker module.

## 3.8 Word Count

Students should write a maximum of **2,500** words (+/- 10%). This requirement is included in the assignment assessment criteria (see Appendix 1).

For clarification, the word count includes anything within the main body of an assignment, e.g., all the words in the text and on tables and diagrams – references and attached appendices are not included.

Students should aim to keep within the stated word count. A margin of 10% over or under the required word count is acceptable. Where a student fails to adhere to the required word count, their tutor may return the assignment to them unmarked and ask them to re-submit it. Students must include a word count at the end of their assignment and on their assignment cover sheet which is available for download from the Institute's website.

## 3.9 Academic Offences

Tutors are under strict instructions to be aware of evidence of any form of any academic offences. Specifically, **plagiarism** and **collusion** are treated extremely seriously. Students should note that all assignments will be subject to checks for plagiarism using

appropriate computer software. Students who are suspected of committing an academic offence may have their work returned unmarked and may also be subject to the Institute's disciplinary procedures.

**Plagiarism** is where work, excerpts, ideas or passages of another author are presented without appropriate referencing and credit / acknowledgement.

**Collusion** happens when two or more students submit work which is so similar in concept, content, wording and/or structure that the similarity extends beyond what could be termed mere coincidence.

## **4 FINAL EXAMINATION**

### **4.1 Overview of Final Examination**

The final examinations for Chartered Banker modules are closed book and normally consist of extended response questions such as essays or case studies. These are taken under strict examination conditions and any attempt to breach these conditions will result in immediate disqualification and the initiation of disciplinary procedures by the Institute. Students should carefully read and follow the instructions which are sent with their confirmation notice.

All Chartered Banker examinations are carried out on-line with students' answers being saved to a server set up specifically for this purpose. All final examinations, except Professional Banker, take the form of written assessments using free response questions. The use of free response questions gives students greater scope for producing discursive answers and provides examiners with suitable assessment material to determine a student's knowledge of the module matter and ability to produce good answers. Examinations are of three hours 15 minutes duration.

### **4.2 Examination Entry**

Students who register for a Chartered Banker module pay an all-inclusive fee, which includes entry to the examination. The examination must be taken and passed within one year of registering for a module. Students who do not sit the examination within this one year limit will be required to re-register for the course. Students who have attempted the examination within the one year limit, but who need to re-sit, may do so after the limit has expired but no later than two years from the initial enrolment date.

Students wishing to enter for an examination may do so by completing either:

1. an on-line application via the Members' section of the Institute website; or
2. an application form and submitting this to the Institute office – entry forms are available for download from the Institute website.

Examination entry fees are non-refundable. Students who have enrolled for an examination and who subsequently withdraw from that examination will be deemed to have attempted the examination and will be required to pay a re-sit fee. Those with genuine reason for non-attendance, e.g. ill health, must submit a medical certificate and their examination fees will be carried forward. Students in this situation must re-enrol to sit the examination.

The Institute reserves the right to refuse entry to students to the examination whose membership fees, course fees or other debts are unpaid at the date of application.

### **4.3 Re-sits**

Students who fail an examination(s) will be required to enrol to re-sit the failed module(s) and must pay the appropriate examination entry fee.

## 4.4 Results

Results will be published on the Members' area of the Institute website by no later than six weeks after the examination has been taken.

Where a student requires a results letter in respect of an individual examination, a fee of £10 will be charged. All students will however receive a results letter detailing all examination marks on completion of a qualification.

Students will not be informed of results by facsimile, email or telephone, nor will they be given to students who call in person at the Institute offices. As a matter of course, where module fees have been met by the student's employer the Institute will notify the employer of the student's examination results unless explicitly instructed otherwise by the student.

Awards for Chartered Banker modules are graded either **Fail**, **Pass**, or **Distinction**:

### (a) Fail

Students whose combined assignment and examination mark is 54% or less will be deemed to have failed the module and must re-sit the examination. Students who score a mark of 49% or less in the final examination will also be deemed to have failed the module and must re-sit the examination.

Students should refer to section 3.5 about options for re-submitting assignments.

### (b) Pass

Students whose combined assignment and examination mark is 55% or above will be deemed to have passed that module.

### (c) Pass with Distinction

This will be awarded to students whose combined assignment and examination mark is 80% or above.

## 4.5 Withholding Results

The Institute reserves the right to withhold results where debts remain unpaid for more than 30 days.

## 4.6 Appeals

The Institute has procedures in place to ensure that the marking of final examination scripts has been fair. The decision of the examiners is final and appeals against published results will not be considered.

Prior to the release of results, a random sample of scripts is sent for verification. Any discrepancies between the result of the verifier and the result of the examiner are resolved by discussion between them. Should this result in disagreement then the exam paper will be re-marked.

In addition to the random sample of scripts sent for verification, all scripts for students whose marks are close to the Pass mark are sent for verification.

## **4.7 Extenuating Circumstances**

Any students who believe that, due to extenuating circumstances, they have been disadvantaged in the examination should contact the Institute as soon as possible after the examination. Any claims must be supported by relevant evidence, such as medical documentation, and must be submitted within three working days of the date of the examination. All claims of extenuating circumstances will be reviewed by the Institute whose decision will be final.

## **4.8 Examination Scripts**

Examination scripts, in respect of both on-line and paper-based examinations, remain the property of the Institute and will not be returned to students.

All examination scripts fall under Schedule 7(9) of the Data Protection Act and so are exempt from student access.

## **4.9 Language of Examinations**

All examinations will be conducted in English.

## **4.11 Graduation**

If the Chartered Banker Programme is completed by 31<sup>st</sup> July, the last day of the academic year, students will be invited to receive their certificates at the next graduation ceremony. Usually the ceremony is held October/November each year. As there can be a period of up to six weeks between the date of an exam and notification of results, the Institute recommends that students who intend to graduate in a particular year should sit their final exam(s) no later than 15<sup>th</sup> June of that year. The Institute has designed a graduation hood and gown for the ceremony which can be hired for the event.

## **4.12 Prizes**

A prize for each module will be awarded on the basis of the highest mark achieved in an individual module during an academic year (1<sup>st</sup> August to 31<sup>st</sup> July). The Sir Bruce Pattullo prize is presented to the student scoring the highest overall mark in all modules. Prizes will usually be awarded at the annual graduation ceremony. Only examinations passed at the first attempt will be considered for a prize.

## **5 CONDUCT OF EXAMINATIONS**

### **5.1 Introduction**

The assessment of the Chartered Banker Programme is based on assignments and final examinations. The purpose of this section of the Rules and Regulations is to outline the arrangements and procedures for the conduct of the final examinations which are held in various centres throughout the country.

### **5.2 Enrolling for the Examination**

All students should ensure that they read the document entitled 'Chartered Banker Examinations - On-Line System' which sets out the procedures for enrolling for examinations as well as explaining how the examination system works. The content of this document is contained in the study guide students receive on enrolment for their first Chartered Banker module.

All students are required to enrol for each examination. This can be done through the Institute's website or by the completion of an examination entry form which must be returned to the Institute office.

All students will receive notification of enrolment to their exams. Where this is computer generated or received by e-mail, students must print a copy and take it to the examination centre on the day of the exam.

Students who cancel an examination will be deemed to have taken the exam. A subsequent enrolment will be deemed to be their second attempt under Chartered Banker examination rules and will incur a re-sit fee. If the cancellation is on medical grounds then a medical certificate is required to be sent to the Institute.

The Institute reserves the right to change the examination centre should the need arise. Where the need does arise all students will be notified of the new venue either by e-mail or by post.

### **5.3 Entry to the Examination Centre**

Students will be admitted into the examination centre at least 15 minutes before the examination is due to start. On entry, students will be asked to identify themselves by producing an examination acknowledgement notice which will indicate that the student has entered for the examination. The student will also be required to give separate proof of identity. This should be ID that has an up-to-date photograph displayed, e.g., passport, employer's ID card, train or bus pass.

If a student does not have an examination acknowledgement notice, then he or she will be asked for proof of identity. If identity can be established and the name of the student appears on the Examination Attendance Report, then the student may proceed with the examination.

## **5.4 Examination Answers – Computer-Based Examinations**

Chartered Banker examinations are carried out using an on-line system which enables students' answers to be recorded electronically. Students answers are typed using a keyboard and are saved periodically to a central server.

Students are advised that for the purposes of anonymity, the system references their work using their membership number.

## **5.5 Use of Calculators**

Students are permitted to use only non-programmable calculators during the examination. Any calculators which can store text or formulae of any description or can be pre-programmed are not permitted. The Invigilator is asked to check all calculators before the examination and to confiscate for the duration of the examination any machines which conform to the above restriction.

## **5.6 Mobile Phones**

All mobile phones and other communication devices should be switched off during the examination and placed in a bag/coat at the front of the room away from student's sight/use.

## **5.7 Commencement of Examination**

Students are given additional time to read the examination paper but they can commence their examination as soon as they are ready.

An additional 15 minutes is given for a three hour examination, giving a total of three hours and 15 minutes.

## **5.8 Late Admittance to the Examination Room**

Students will not be admitted to the examination room if they are more than 30 minutes late from the appointed starting time of the examination.

## **5.9 During the Examination**

All final examinations are closed-book. Therefore students on entering the room must place all text books, brief cases, bags and notes out of reach and sight at the front or back of the examination room.

Students must not take into the examination room any rough workings or paper to do rough workings. If paper is required for rough working, students should request this from the Invigilator.

If a student is found with notes, or other items specified above, either in their possession, on their person, on their desk or in the vicinity of their desk, then they will

have breached the conditions whether or not they used or referred to these notes or items.

Invigilators will be vigilant throughout the examination to ensure that students behave in a professional manner during the examination. Any attempt at collusion or to use notes will be reported to the Institute. If a student is suspected of breaking these rules, they will be removed from the examination room and asked to explain their behaviour.

A full written report will be given by the Invigilator and anyone who may have witnessed the incident and the student will also be asked to give a written statement – these reports will be passed to the Institute immediately.

## **5.10 Institute Disciplinary Action**

If any of the conditions stated above are breached, students may be subject to disciplinary procedures. If disciplinary action is initiated against a student, the following penalties may be applied:

- Disqualification from Membership of the Institute
- Suspension from Membership of the Institute
- All or part of the student's previous examination passes may be removed
- The student will be reported to their employer who may also take disciplinary action

## **5.11 End of Examination**

When a student has completed their examination they should click on the Finish button. The system will then generate a message, completing the examination process.

Students are expressly prohibited from taking out of the examination room any examination-related notes. Any student attempting to do so will be subject to the Institute's disciplinary procedures.

## **5.12 Exceptional Circumstances**

In the event of technology failure or other circumstances deemed by the Institute to be exceptional, paper-based examinations will be offered to students. In these circumstances, the following rules will apply.

### ***Examination Answer Papers / Books***

The Institute may supply examination answer books for students' use during the examinations. Where available, these will be distributed for students to fill in their personal details during the period before the start of the examination.

Students are advised that the purpose of the tear-off sheet on the examination answer book is to ensure anonymity of the students when the scripts are being marked.

Students should note the following important points in relation to the examination answer books:

- The examination answer book should be completed by using a biro pen or other appropriate method of writing in ink.
- Both the first and third page of the examination answer book must be completed by all students.
- Students must ensure that they state their membership number correctly.
- The examination answer book must be returned if a student attends the examination – this is irrespective of whether any answers have been given.
- Blank answer books must not be taken out of the examination room.

Where the examination centre provides answer paper rather than an answer book, students must complete the first page with the following details: Date of examination; Examination Centre; Module Name; Student Membership Number.

To ensure anonymity when the scripts are being marked, students must not write their name on the answer paper. **Instead, it is crucial that the student membership number is clearly detailed on the paper.**

### ***Distribution of Examination Papers***

Students will be given their question papers by the Invigilator and, at the appointed time, the Invigilator will clearly signal the start of the examination. The time permitted for each examination includes 15 minutes reading time.

### ***End of Examination***

Students will not be permitted to leave the room until one hour has elapsed after the time at which the examination began. Students are not allowed to leave the room during the last 15 minutes of the examination.

Where students have sat a paper-based examination, they must return the examination paper and answer paper (fully completed or otherwise) to the Invigilator before leaving the examination room. In such situations, students should ensure that the front page of the answer paper is fully completed with all required details as noted previously. Students are expressly prohibited from taking out of the examination room any examination-related notes (including unused or partially completed examination answer papers). Any student attempting to do so will be subject to the Institute's disciplinary procedures.

## Appendix 1

### Chartered Banker: Assignment Assessment Criteria

Assessment Criteria	Marks (out of 30)		
	24-30 (80%+/Distinction)	15-23 (50%+/Pass)	9 <sup>2</sup> -14 (30%+/Fail)
<b>Relevance</b>	Question answered thoroughly with relevant content from the study material, work experience and other relevant and reliable sources.	Question answered with mostly relevant content from the study material, work experience and other relevant and reliable sources. A little irrelevant content.	Question partly answered. Some irrelevant content. Little evidence of additional reading or use of further resources. Little evidence of drawing on own experience.
<b>Understanding Key Concepts and Theories</b>	Demonstrates a sophisticated understanding of key concepts and theories and subjects these to critical analysis based on experience gained in the workplace.	Demonstrates a good understanding of key concepts and theories. Some critical analysis based on experience gained in the workplace.	Demonstrates only some understanding of key concepts and theories. Little or no critical analysis based on experience gained in the workplace.
<b>Synthesis of Knowledge and Ideas</b>	Makes good connections and comparisons within and between areas of knowledge. Draws from a broad range of knowledge, ideas and experience as well as including relevant depth of detail to formulate conclusions.	Makes some good connections and comparisons within and between areas of knowledge and experience. Draws from more than one source of knowledge with some depth of detail.	Makes few, if any, connections and comparisons within and between areas of knowledge and experience. Little evidence of breadth and/or depth of knowledge and understanding.
<b>Critical Thinking and Analysis</b>	Views and evaluates information from different perspectives, including personal experience. Provides sound and reasoned arguments with relevant evidence to make informed judgments and support conclusions.	Shows awareness of different perspectives. Presents relevant arguments with some supporting evidence.	Different perspectives not considered. Statements mainly unsubstantiated with little or no evidence to support conclusions.
<b>Practical Application of Knowledge, Understanding and Skills</b>	Consistently interprets and applies information accurately. Draws on knowledge and understanding gained in the workplace. Demonstrates an ability to apply knowledge in relevant work situations and relates it to own experience.	Mainly interprets and applies information accurately. Recognises some implications of knowledge and demonstrates an ability to apply it in relevant work situations and/or relates it to own experience.	Mainly inaccurate interpretation and application of information. Little evidence of awareness of practical implications of knowledge and an ability to apply it in relevant work situations.
<b>Structure and Presentation</b>	Logical and coherent structure. Meets word count of 2,500 words plus or minus 10%. Sources of information are acknowledged and appropriately referenced.	Mainly logical and coherent structure. Meets word count. Most sources of information acknowledged and referenced.	Poorly structured and presented. Intentions unclear at times. Word count not met. Contains inaccurate information and inaccurate or incomplete referencing.

<sup>2</sup> Assignments marked 8 out of 30 or less do not meet even the minimum assessment criteria and therefore also constitute a 'fail'.

## Appendix 2

### Data Protection Policy

The Chartered Banker Institute aims to maintain all personal records accurately and securely to a reasonable standard.

We shall under no circumstances sell or provide information about our members or non-members to a third party for any purposes without express permission of the individual, except in the case of authorised agents of the Institute. Personal details may be provided to other organisations with whom the Institute is organising joint ventures, so long as they are used solely for the purpose of that venture.

Information relating to an individual's standing with the Institute may be provided to a company listed on our database as the person's employer, unless the member or non-member has specifically requested that the information should not be divulged.

We also reserve the right to disclose any of the information you provide to us where required to do so by law, or to comply with a regulatory obligation, or to assist in any investigation into alleged illegal or criminal conduct.

We shall not send out information directly to members on behalf of other companies, but will endeavour to keep members and non-members informed on matters pertinent to the Institute and the financial services industry.

## Appendix 3

### Equal Opportunities Policy Statement

The Chartered Banker Institute supports the principle of equal opportunities in employment, education and training and opposes all forms of unlawful direct and indirect discrimination on the grounds of colour, race, religion, ethnic origin, nationality, gender, sexual orientation, age, marital status or disability. To this end, within the framework of the law, we are committed wherever practicable to promoting and facilitating access to our qualifications.

In practice this means that every possible step will be taken to ensure that we:

- produce education programmes and qualifications that are accessible to all students who are potentially able to achieve them
- develop methods of teaching, assessment and quality assurance that are sensitive to the needs of all students but which do not compromise the overarching aims of fairness and consistency.

To implement our equal opportunities policy, we will:

- disseminate information about our equal opportunities policy to students and members
- ensure that performance criteria required to achieve our qualifications is appropriate for purpose, presents no unnecessary barriers, and is in the public domain
- produce checklists to be used by all authors, examiners, and verifiers of workbooks, support material and assessment instruments
- provide guidance for those students who think that they have been treated unfairly or discriminated against, within the framework of the Institute's equal opportunities policy
- ensure that all our publications and promotional literature are written clearly and designed to be as inclusive as possible
- make provisions for examination students who are registered disabled (or certified as temporarily disabled), dyslexic, blind or partially sighted; these and other disabilities will be catered for on an individual basis upon advance request.