Chartered Banker

RULES AND REGULATIONS FOR MEMBERSHIP AND QUALIFICATIONS

Version 3

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Author: Quality Assurance and Standards and Membership Operations Teams
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Introduction

The qualifications referred to in these Rules and Regulations (R&R) are operated and awarded by the Chartered Banker Institute (referred to as 'the Institute'), a registered charity.

These R&R apply to all learners studying for qualifications awarded by the Institute and it is important that all learners understand and follow these.

Institute Membership

All learners studying for Institute qualifications must be members of the Institute. For many, membership initially comes through study with the Institute or through one of its learning partners.

Membership fees are generally collected annually and are paid in addition to any programme registration fees. **NB,** we have arrangements with some partner organisations, such as Universities, where multi-year subscription arrangements are in place.

The annual membership fee allows learners to study for the Institute's qualifications, and access a range of benefits, such as all the online resources in the members' area of the website. Details can be found in the *Membership* section of the website CBI | Membership.

Please be aware that if any fees remain unpaid, the conferment of any pending academic award and issue of any pending certificates will be withheld until fees have been fully paid.

Please also be aware that ongoing use of Chartered Banker professional designations and titles (such as Chartered Banker, Chartered Fellow, FCBI, MCBI, ACBI and CCBI) is only permitted whilst membership fees are paid and up to date. The Institute reserves the right to cancel any membership statuses and designations where fees are not paid.

Learners must inform the Institute of any change in circumstances, such as work or home address, name change, email address, or telephone number. Learners can check and amend their personal information in their personal home page – *My Member Area* - on the Institute website.

Qualification Structure

For details of the structure of Institute qualifications, including the required modules to be completed and any design rules, refer to *Our Qualifications* section of the website CBI | Our Qualifications (charteredbanker.com) and select the relevant qualification area.

For qualification design, each module can either be formally credit rated under the Scottish Credit and Qualifications Framework (SCQF) or benchmarked [1] at a certain level.
For qualifications that are formally credit rated, each module is expressed in terms of a Credit Level and is allocated Credit Points under the SCQF.

These two measures allow learners and employers to describe and compare the amount of learning

[1] Benchmarking: 'An informal process which provides an estimation of where learning might sit on the SCQF, that has not been credit rated. It is not a formal recognised process.' The Scottish Credit and Qualifications Framework Partnership (2010). *SCQF Credit Rating Criteria Explained.*

that has been achieved or is required to complete a qualification at a given level of the Framework. The level of a qualification increases with the complexity of the course, with SCQF Level 1 being the least demanding and SCQF Level 12 (Doctoral Degrees) the most demanding.

One SCQF credit point represents a notional 10 hours of learning. Notional learning hours include: module study; revision; completing online knowledge checks and practice assessments where appropriate; work-based learning; and any other learning activity that contributes towards your

achievement of the module learning outcomes.

The Institute is an approved Credit Rating Body, meaning that it is authorised to formally credit rate its qualifications under the strict criteria of the SCQF.

Module Specifications

The module specifications contain the learning outcomes and associated assessment criteria for each module. These are published on the website at CBI | Our Qualifications (charteredbanker.com) - just click on each qualification to view.

The learning outcomes state what learners will be able to do on completion of each module. The assessment criteria show how achievement of the learning outcomes will be measured.

Course Enrolments

If the programme has any entry requirements these can be found in *Our Qualifications* section of the website CBI | Our Qualifications (charteredbanker.com) in the 'Am I Eligible?' section of the relevant qualification.

The validity of a module enrolment would typically be for a period of 12 months; however, this can be checked in the *Our Qualifications* section of the website CBI | Our Qualifications (charteredbanker.com) in the 'Key Facts' section of the relevant programme.

To enrol on an Institute programme go to the *Our Qualifications* section of the website CBI | Our Qualifications (charteredbanker.com) and click on the 'Apply' button within the relevant qualification.

In some cases, learners may be part of a programme of study arranged by or funded by their employer. In these cases, separate enrolment procedures may apply.

The Institute will consider exemption requests in respect of Institute qualifications. Every application will be considered on an individual basis. Where an exemption request is granted, this will be stated as a specific number of SCQF credits at a specific SCQF level. An exemption fee will normally be payable. For further details and the application form refer to the *Recognition of Prior Learning* section of the website CBI | Recognition of Prior Learning (charteredbanker.com).

Assessment

The assessment method for each qualification can be found in *Our Qualifications* section of the website CBI | Our Qualifications (charteredbanker.com) within the relevant programme information. Learners will be given further information and guidance, such as the type and duration of assessment, for the

module/qualification. This will either be provided on enrolment, or within study guides or guidance documents available for download from the learner's personal home page – *My Member Area*.

All assessments will be conducted in English.

Academic Offences

Examiners and Verifiers are under strict instructions to be aware of evidence of any form of any academic offences, such as *plagiarism* and *collusion* which are treated extremely seriously. The Institute has published an *Academic Misconduct Policy* (see CBI | Academic Misconduct Policy (charteredbanker.com)) to support all learners who are enrolled on Institute units, modules and qualifications by setting out expectations around Academic Misconduct. This document also includes information about the Institute's position on the use of Generative Artificial Intelligence (AI) tools.

Learners should note that all assignments and other written forms of assessment will be subject to checks for plagiarism and collusion using Turnitin and other software. Learners suspected of committing an academic offence may have their work returned unmarked and may even be subject to the Institute's disciplinary procedures. Information is available within the downloadable *Turnitin Guide*, available for relevant modules/qualifications from the learner's personal home page– *My Member Area*.

Learners are advised that they must not contact Examiners and Verifiers directly, unless permission has been given by the Institute in writing. Should any Examiner or Verifier be approached by a learner or group of learners with a request to discuss particular issues about a programme or module they have been advised to refer the learner(s) to the Institute.

Results

Results will be published within the learner's personal home page – *My Member Area* - on the Institute website once the result has been verified and released. The timescale of this will depend on the programme.

Learners will not normally be informed of results by email or telephone. As a matter of course, where module fees have been met by the learner's employer, the Institute will notify the employer of the learner's results unless explicitly instructed otherwise by the learner.

Award and Certificate Issue

On completing the minimum number of credits towards a particular qualification, providing that all qualification design rules have been met, and payment of any outstanding fees has been made, learners will:

- be awarded the relevant qualification.
- have their membership upgraded to the relevant membership grade of the Institute and, depending upon the qualification gained, may be eligible to use designatory letters and the appropriate professional designation. Please refer to the *Membership Grades* section of the website CBI | Membership Grades (charteredbanker.com) for details.

On completion of the award, learners will be issued with a digital and verifiable qualification certificate and will receive confirmation of their current membership grade and the designations they are entitled to use. The use of designatory letters and the relevant professional designation will both be valid from the date of this confirmation.

Please note: Digital qualification certificates and associated emails are linked to a learner's preferred email address at the time of issue. This will not update automatically if the preferred email address changes but can be amended manually on request. If membership has lapsed, such a request may incur a charge.
The ongoing use of any professional designation is dependent upon the completion of the annual Continuing Professional Development (CPD) requirements of the Institute (see below), as appropriate for the membership level.

The use of any designation and the associated designatory letters is also dependent upon annual payment of the appropriate Institute subscription for membership fees. Please be aware that if any fees remain unpaid, the conferment of any pending academic award and issue of any pending certificates will be withheld until fees have been fully paid. If any membership subscription remains unpaid, then membership will lapse and any digital membership credentials, including professional designations, will automatically be expired.

Continuing Professional Development

Undertaking Continuing Professional Development (CPD) activities ensures that members' professional knowledge and skills remain relevant and up to date.

All qualified members are required to participate in and complete the Institute's annual CPD requirements.

For details of CPD please refer to the *Continuing Professional Development* section of the website CBI | Continuing Professional Development (charteredbanker.com).

Prizes for Institute Studies

The Institute awards several prizes, on an annual basis. All prizes are considered and awarded at the Institute's discretion.

Only assessments passed at the first attempt will be considered for a prize.

Prize-winners are identified in an annual exercise, which considers successful completions during the previous year[2] (the Institute year runs 1st March to 28th (or 29th) February).

Prizes will be awarded only to learners who are current Institute members at that time.

Code of Professional Conduct

All learners and members of the Institute are expected to display the highest standards of professionalism and a commitment to ethical conduct. To help recognise and maintain these high

[2] During 2026/2027 the Institute is in a transition period, since prizes were previously awarded on a calendar year basis. Prizes in 2027 will therefore be awarded for studies over the period 1st January 2026 to 28th February 2027.

standards of behaviour, please see the *Chartered Banker Code of Professional Conduct.* See: Chartered Banker Code of Professional Conduct.

Members of the Institute must also abide by the Institute's *Royal Charter, Rules, Regulations and Codes.* See: CBI | Chartered Banker Institute Royal Charter and Rules.

If a complaint is received about a member's conduct, and if conduct 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 learners familiarise themselves with the rules, regulations and codes.

Appeals

The Institute has a documented *Assessment Appeals Process* for a learner who wishes to complain about circumstances relating to their examination conditions or results awarded by the Institute.

For online examinations, if at the end of an examination, a learner feels that there were circumstances which affected their performance during an examination, e.g., illness, material technical issues, or adverse environmental factors, then they should report this to the invigilator or remote proctor at the end of the exam. Learners must also send an email to the Institute within three working days with the grounds for appeal, supported by evidence. For further information please refer to the Institute's Learner Handbook on the website CBI | Learner Handbook and the *Assessment Appeals Process and Guidance* document within this.

Supporting Policies – Equal Opportunities and Reasonable Adjustments

The 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, the Institute is committed wherever practicable to promoting and facilitating access to its qualifications. Refer to the Institute's *Equal Opportunities Policy Statement* for further information, available at: CBI | Equal Opportunities Policy Statement.

The Institute acknowledges that in accepting a disabled learner onto a qualification programme, some adjustments may need to be made with respect to examinations and other assessments in order to accommodate the particular support needs of the individual. For further information please refer to the Institute's Learner Handbook on the website CBI | Learner Handbook and the *Reasonable Adjustments Policy (aka Assessment Arrangements for Students with a Disability)* document within this.

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.

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