

Chartered Banker

CHARTERED BANKER DIPLOMA

ASSOCIATE CHARTERED BANKER DIPLOMA

RULES AND REGULATIONS

March 2019

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1 COURSE STRUCTURE

1.1 Introduction

These rules and regulations apply to all students studying for the **Chartered Banker Diploma** and **Associate Chartered Banker Diploma** qualifications. It is important that all students understand and follow these rules and regulations.

The Chartered Banker qualifications are operated by the Chartered Banker Institute (referred to as 'the Institute' in these rules), a registered charity. The Chartered Banker qualifications are awarded by the Chartered Banker Institute.

1.2 Chartered Banker Modules

The following modules are available:

- **Professionalism, Ethics and Regulation – Compulsory**
- Applied Business and Corporate Banking*
- Banking for High Net Worth Individuals
- Contemporary Issues in Banking
- Credit and Lending*
- Retail Banking
- Risk Management in Banking
- Operations Management

All students must complete the **compulsory** Professionalism, Ethics and Regulation module.

Additionally, if a student has **not** previously studied a credit / lending module during their qualification pathway towards Chartered Banker, at least one such module (marked *) **must** be studied.

With the exception of the compulsory module, the precise number and combination of modules to be studied will depend on which pathway is chosen, but irrespective, students must meet **the qualification design rules** as outlined on pages 5 and 6 of this document.

All modules are credit rated at Scottish Credit & Qualification Framework (SCQF) Level 10 and are worth 25 credit points.

1.3 Chartered Banker Qualifications - Qualification Design

Each module is expressed in terms of a Credit Level and is allocated Credit Points under the SCQF.

These two measures allow students and employers to describe and compare the amount of learning 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, e.g. 250 hours of notional learning are needed to complete a module. Notional learning hours include module study; revision; doing specimen exams; work-based learning: tutorials, etc.

Chartered Banker Diploma

The basic qualification design rules are that students must;

- achieve a **minimum** of 125 SCQF qualification credits or equivalent accredited learning
- achieve **at least 75** of the required 125 credits at **SCQF Level 10** (QCF 6 equivalent) with a maximum of **50** credits permitted only at SCQF Levels 7, 8 or 9 or equivalent
- obtain a pass in the Professionalism, Ethics & Regulation module
- obtain a pass in either Credit and Lending **or** Applied Business and Corporate Banking, **unless** a credit / lending module has been previously studied at a lower academic level, e.g. Introduction to Credit from the Professional Banker Diploma programme.

Associate Chartered Banker Diploma

The basic qualification design rules are that students must;

- achieve a **minimum** of **75** SCQF qualification credits or equivalent accredited learning
- achieve **at least 40** of the required 75 credits at **SCQF Level 9** (QCF 5 equivalent) or above, with a maximum of **35** credits permitted only at SCQF Levels 7 or 8 or equivalent
- obtain a pass in the Professionalism, Ethics & Regulation module.

1.4 Development / Progression Pathways

Students can complete the Associate Chartered Banker Diploma or the Chartered Banker Diploma qualifications by following different development pathways. There are clear pathways for progression for holders of the Institute's other qualifications and for students who currently hold no formal Institute qualifications.

Students Currently Holding an Existing Institute Qualification

(i) Professional Banker Diploma

Holders of the Professional Banker Diploma, or having relevant equivalent prior learning or accreditation (30 SCQF credits with a minimum of 15 credits at SCQF Level 8), have direct access to the **Associate Chartered Banker Diploma** programme.

To attain this qualification, students must obtain a pass in:

- Professionalism, Ethics and Regulation
- One additional module.

On achievement of the Associate Chartered Banker Diploma, students can progress to study for the **Chartered Banker Diploma** where they will be required to obtain a pass in two further modules. Students must ensure that they have obtained a pass in at least one credit / lending module during the course of their studies.

(ii) Diploma in Investment Planning

Holders of the Diploma in Investment Planning, or having an equivalent exemption or accreditation (40 SCQF credits at SCQF Level 9), have direct access to the **Associate Chartered Banker Diploma** programme.

To attain this qualification, students must obtain a pass in the following modules:

- Professional Banker **or** Mortgage Advice
- Professionalism, Ethics and Regulation.

On achievement of the Associate Chartered Banker Diploma, students can progress to study for the **Chartered Banker Diploma** where they will be required to obtain a pass in two further modules. Students must ensure that they have obtained a pass in at least one credit / lending module during the course of their studies.

(iii) Advanced Diplomas

Holders of one of the Institute's Advanced Diploma qualifications, or having an equivalent exemption or accreditation (60 SCQF credits at SCQF Level 9), have direct access to the **Associate Chartered Banker Diploma** programme.

To attain this qualification, students must obtain a pass in the following module:

- Professionalism, Ethics and Regulation.

On achievement of the Associate Chartered Banker Diploma, students can progress to study for the **Chartered Banker Diploma** where they will be required to obtain a pass in two further modules. Students must ensure that they have obtained a pass in at least one credit / lending module during the course of their studies.

(iv) ACIBS Holders (Enrolment pre April 2006)

Associates of the Chartered Banker Institute (formerly known as the Chartered Institute of Bankers in Scotland) who enrolled for the Associateship qualification prior to April 2006 have direct access to the **Chartered Banker Diploma** programme.

To attain this qualification, students must either;

- obtain a pass in the Professionalism, Ethics and Regulation module examination;

or

- obtain a pass in the assessment requirement under the ACIBS / ACIB Professional Conversion Programme.

Students Not Currently Holding an Existing Institute Qualification

(i) The Accelerated Route

This route is designed for graduate-level students, experienced bankers and those on a managed learning programme with their employer.

To attain this qualification, students must obtain a pass in:

- Professionalism, Ethics and Regulation
- Credit and Lending or Applied Business and Corporate Banking
- Three additional modules.

(ii) The Professional Conversion Route

The Professional Conversion route is open to holders of recognised professional accountancy qualifications and CFA Charterholders.

To attain this qualification, students must obtain a pass in the following modules:

- Professionalism, Ethics and Regulation
- Credit and Lending **or** Applied Business and Corporate Banking.

(iii) The ACIBS / ACIB Professional Conversion Programme

The ACIBS / ACIB Professional Conversion Programme is open to Associates of the Chartered Banker Institute (formerly known as the Chartered Institute of Bankers in Scotland) or Associates of the Chartered Institute of Bankers.

(iv) The Learning Partnership Route

The Learning Partnership route is open to students who have completed qualifications 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 Diploma award. The Institute also offers the Chartered Banker SMART route in conjunction with Reed Learning, allowing for the assessment of prior experiential learning.

1.5 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. 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.

1.6 Exemptions

The Institute will consider exemption requests in respect of both the Associate Chartered Banker Diploma and the Chartered Banker Diploma qualifications.

Every application will be considered on an individual basis.

Students wishing to be considered for exemption(s) should provide one of the following;

1. a letter from the relevant awarding body, addressed to the Institute, confirming successful completion of the qualification undertaken; modules passed; academic level of qualification / studies; date of studies; membership status (if appropriate)
2. attested copies of the relevant award certificate and transcript of studies (syllabus details may also be required)

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.

1.7 Award

Associate Chartered Banker Diploma

On completing a minimum of **75** credit points, providing that all qualification design rules have been met, and payment of any outstanding fees, students will;

- be awarded the Associate Chartered Banker Diploma
- have their membership upgraded to Associate member of the Institute and be eligible to use:
 - the professional designation “Associate Chartered Banker”
 - the designatory letters “ACBI”.

The use of the designatory letters “ACBI” and the professional designation of “Associate 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 professional designation “Associate Chartered Banker” is dependent upon the completion of the annual CPD requirements of the Institute.

The use of the “Associate Chartered Banker” designation and the designatory letters “ACBI” is also dependent upon annual payment of the appropriate Institute subscription.

Chartered Banker Diploma

On completing a minimum of **125** credit points, providing that all qualification design rules have been met, and payment of any outstanding fees, students will;

- be awarded the Chartered Banker Diploma
- have their membership upgraded to become a Member of the Institute and be eligible to use:
 - the professional designation “Chartered Banker”
 - the designatory letters “MCBI”.

The use of the designatory letters “MCBI” 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 designatory letters “MCBI” is also dependent upon annual payment of the appropriate Institute subscription.

1.8 Continuing Professional Development

Undertaking Continuing Professional Development (CPD) activities ensures that members' professional qualifications do not become obsolete and allow them to keep their knowledge up-to-date.

CPD is also a requirement to ensure continued adherence with Principle 8 of the Institute's Code of Professional Conduct. In this regard, Associates and Members are required to undertake 35 hours of CPD activity annually (1st January – 31st December) of which **five** hours must be Professionalism and Ethics related activity.

Members who work for an employer who is part of our Approved Employer Scheme only need to complete and record the five hours of Professionalism and Ethics as their employer scheme accounts for the remaining 30 hours. Approved Employer organizations are listed on our [website](#).

Members who are currently studying for any further qualifications, should note that those study hours count towards meeting the annual CPD requirements.

If you require guidance on how the scheme works and how it applies to you, please visit www.charteredbanker.com/membership/cpd/

2 COURSE ENROLMENT

2.1 Entry Qualifications

To gain access to the Chartered Banker qualifications, students should have a minimum of one of the following;

- (a) the Institute's Professional Banker Diploma, Mortgage Advice & Practice Certificate or Diploma in Investment Planning qualifications
- (b) any Institute qualification with a minimum of 30 SCQF credits, with at least 20 of those credits being at SCQF Level 8 (equivalent to QCF Level 5)
- (c) any other relevant banking / finance qualification with an equivalence of at least 30 SCQF credits at SCQF Level 8
- (d) relevant training, continuing professional development or other prior learning accredited by the Institute or a recognised partner which is the equivalent of at least 30 SCQF credits at SCQF Level 8
- (e) a university degree
- (f) five years' banking experience **or** the support of their employer.

2.2 Student Membership

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

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. Full membership benefits are listed on our [website](#).

If fees remain unpaid, a request to register for an exam may be refused. If an exam has already been taken, the conferment of any pending academic award and certificate issue will be withheld until fees have been fully paid.

2.3 Code of Professional Conduct

All 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.

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.

2.4 Employer Support

A number of financial services organisations have their own policies covering the payment of fees for professional qualifications. As such, candidates are advised to check with their employers prior to making an application, to understand if their education funding will be supported.

2.5 Module Enrolment

Students enrol for the Institute's qualifications on a module basis. Students should complete an enrolment form and return it to the Institute office accompanied by the appropriate fee, debit / credit card information or employer's details for invoicing purposes*.

Existing students may enrol for a module via the 'My Institute' section of the Institute's [website](#).

Prospective students should enrol by completing the appropriate on-line qualification application form via the '[Qualifications](#)' section of the Institute's website. Alternatively, an enrolment form can be requested from the Institute's Member Engagement team via; info@charteredbanker.com or calling +44 (0)131 473 7777.

Registration can be undertaken for a number of modules at once. Alternatively, students can register module by module.

The module enrolment fee, in conjunction with the membership fee, covers;

- (a) a generic study guide for the programme (provided on first enrolment)
- (b) self-study workbooks, revision 'pass' cards and practice questions
- (c) provision of a tutor for each module

- (d) assignment review, feedback and marking from the module tutor
- (e) one entry fee to the final module examination.
- (f) unlimited access to the student forums
- (g) unlimited access to the members' section of the Institute website
- (h) unlimited access to Chartered Banker web resources

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

** Where students supply an employer's invoicing details, they must ensure that they have received authorisation for funding from their employer. Students should also note that they are personally responsible for paying all fees irrespective of the mode of payment.*

2.6 Refund of Fees

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

2.7 Validity of Module Enrolment

Individual module enrolment is valid for 12 months from the date of enrolment with the Institute.

Students must attempt each of the module examinations for which they have enrolled within the 12 month registration period. Students who have not attempted the module examination within the registration period must re-enrol and pay the applicable module enrolment fee. In order to sit the module examination you must also maintain your membership of the Institute; renewing your membership fees as appropriate.

Students who have attempted the examination within the registration period, but who need to re-sit may do so. Students should note, however, that if the module examination has not been passed within 24 months of the initial registration date, re-enrolment will be required and the applicable module enrolment fee will be payable. In order to resit the module examination you must also maintain your membership of the Institute; renewing your membership fees as appropriate.

Students who experience 'extenuating circumstances' that have, or will, impact on their ability to study may request an extension to their module / qualification period. Students should refer to the 'Policy and guidance for learners requesting an extension to their module/qualification period' document which is available on our website.

2.8 Time Limit

All students must complete the **Associate Chartered Banker Diploma** programme within **three years** of their initial enrolment date.

All students must complete the **Chartered Banker Diploma** programme within **five years** of their initial enrolment date.

2.9 Change of Circumstances

Students must inform the Institute of any change in circumstances such as work or home address, name change, email address, telephone number, 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 membership fees, 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 services to students where fees are outstanding. This includes the right to refuse registration to courses, entry to examinations and issue of certificates in respect of completed qualifications.

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

Each module is assessed by a compulsory continuous assessment element and a final examination in each module. 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 qualifications 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 qualifications. Guidelines for assignments are provided in the study guide that students receive when they first enrol for a module.

The assignment is available for download from the My Institute section of 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 or emailing info@charteredbanker.com.

3.3 Submission of a Draft Assignment

It is **highly recommended** that students submit a draft assignment to their module tutor. Where this is undertaken, it must be in the hands of the tutor at least 12 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 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 should 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. The **overall** module result cannot be released until the assignment mark has been received and recorded.

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.

The mark for a final assignment is **provisional** as the work may form part of the Institute's formal verification process. For this reason, students should be aware that the mark awarded may be subject to change. Any change will be notified to students **prior to the release of the overall examination result** – see Section 4.6.

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 are required 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 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. A fee is payable when a student elects to re-submit an assignment.

Where option 1 above is chosen, students should note that they must also re-sit the final examination.

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 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 – reference lists and attached appendices are not included.

Students must 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 **will 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 sophisticated computer software. Students suspected of committing an academic offence may have their work returned unmarked and may be **subject to the Institute's disciplinary procedures – see Section 5.10.**

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 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.

All examinations are carried out on-line with students' answers being saved to a server set up specifically for this purpose. All final examinations 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 registering for a module pay an all-inclusive fee, which includes entry to the examination. The examination must be **taken and passed within 12 months** of registering for a module. Students who do not sit the examination within this one year limit must 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.

The Institute reserves the right to refuse entry to candidates to the examination whose membership fees, course fees or other debts are unpaid at the date of application. The Institute also reserves the right to refuse to enter candidates to the examination where their module enrolment fee has expired.

4.3 Amendment / Cancellation of Examination Booking

The below arrangements refer to examinations held within the UK. Different cancellation periods may occur for international exams. These will be advised by our Membership Engagement team at the time of booking.

It is possible to reschedule an exam up to three days (72 hours) in advance without penalty.

It is possible to cancel an exam up to three days (72 hours) in advance without penalty.

Exams cancelled with less than three days' notice are fully chargeable.

Failure to appear for an exam is fully chargeable.

In both of these instances you will incur the full price for a new exam booking.

To amend or cancel an exam, login to My Institute and follow the same process as for booking an exam. You will immediately receive an automated email confirming the changes.

Where cancellation within three days of the booked examination or failure to attend is a result of illness, accident or other medical circumstances the Institute may waive the new examination fee in favour of a £25 administration fee. Please note that applications will not be considered without supporting medical evidence and that self-certification will not be regarded as acceptable. The Institute will not reimburse any costs incurred in obtaining medical evidence.

4.4 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. If a student elects to submit a second (new) assignment as part of their re-sit, the final examination must also be re-taken – in this case, fees for both the assignment and final examination re-sits are payable.

4.5 Results

Results will be published on the Members' section of the Institute website 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 programme modules are graded **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 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, provided that a minimum mark of **50%** has been attained in the final examination.

(c) Pass with Distinction

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

4.6 Withholding Academic Awards

The Institute has a right to withhold an award and the issue of a certificate in respect of a completed qualification where subscription fees or other debts remain unpaid.

4.7 Appeals

The Institute has procedures in place to ensure that the marking of final examination scripts has been fair. Specifically, prior to the release of results, the following verification processes will occur;

- any **final examination script** which falls within the range 45% - 49% is automatically sent for verification
- where an **overall examination result** falls within the range 50% - 54%, **both** the assignment and examination script will be subject to automatic verification
- a random sample of assignments and scripts are sent for verification – this is in addition to the above.

Students should note that the decisions of the examiners are **final** and appeals against published results **will not be considered**.

4.8 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.

4.9 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.

4.10 Language of Examinations

All examinations will be conducted in English.

4.11 Certificate Issue

On completion of the award you will be issued a qualification certificate plus a membership certificate confirming your new status, however you may use the MCBI and Chartered Banker designations with immediate effect.

4.12 Prizes

A prize for each module is awarded on the basis of the highest mark achieved in an individual module during a calendar year (1st January to 31st December).

The Sir Bruce Pattullo prize is presented to the student scoring the highest overall mark in all modules. Only assessments passed at the **first attempt** will be considered for a prize.

Please note that prizewinners are identified in an annual exercise carried out after the end of the calendar year and prizes will only be awarded to students who are current Institute members at that time.

5 CONDUCT OF EXAMINATIONS

5.1 Introduction

The assessment of each module is based on assignments and final examinations. This section outlines the arrangements and procedures for the conduct of the final examinations which are held in various centres throughout the UK and overseas. Section 5.2 'Enrolling for the Examination' relates to UK booking process. International exams must be booked by contacting our Membership Engagement team via info@charteredbanker.com or +44 (0)131 473 7777.

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 programme module.

Examinations can be booked by logging onto the 'My Institute' section of the website and clicking on the subject that you wish to register for an exam for.

As soon as you have booked your exam, you will receive an exam confirmation email confirming all arrangements. Please check the details to ensure that they are correct.

You should check to ensure that;

- it is for the correct exam(s)
- it is at the correct exam centre
- the date and time specified are correct.

If any of these details are incorrect, log back into the Chartered Banker Institute website and follow the links to amend a booking. You must do this no later than three days before the test is due to be taken. It is not possible to reschedule a test with less than three days to go. If you attempt to reschedule a test at this point, it will be treated as a cancellation and you will lose the payment made for the test. It will be necessary to book, and pay in full, for a new test.

We recommend that you take a printed copy of this email with you to the exam centre. You **must**, however, take photographic ID with you.

5.3 Entry to the Examination Centre

You are required to arrive at the exam centre at least 15 minutes before your exam start time. Please report to the centre's administration/reception desk. You will not be admitted to the exam room if you do not arrive 15 minutes before the appointed start time of the exam.

You must take one of the following forms of photographic ID:

- Passport
- UK photo card driving licence
- Employee photo ID card
- Bio-metric ID
- Any European driving licence with photo ID

Original documentation must be presented, not photocopies or digital copies of documents. ID can be expired in the last six months. If your documentation displays a different surname, an original linking document such as a marriage certificate must be provided.

Please note that if the centre staff cannot evidence conclusive proof of your identity, you will not be permitted to proceed with the exam.

You must also take a note of your Membership Number. It is recommended that you take a printed copy of your exam confirmation email which displays this.

Each of the exam centres is staffed by trained personnel to ensure that your exam experience runs as smoothly as possible.

A member of the centre staff will:

- check your name against their list of attendees
- check your ID
- ask you to store your belongings in the locker provided
- take you to the room where you will sit the exam and log you into the exam system

5.4 Examination Answers – Computer-Based Examinations

Examinations are carried out using an on-line system which enables students' answers to be recorded electronically. Answers are typed using a keyboard and are saved regularly to a central server.

Students are advised that for the purposes of anonymity, the system references their work using a unique session number which is known only to Institute staff.

5.5 Use of Calculators

Candidates are permitted to use calculators which are **non-programmable** 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 any machines for the duration of the examination, which do not conform to the above restriction.

5.6 Permitted Items

Use of mobile phones is not permitted. All mobile phones and other and communication devices must be switched off stored in the locker provided prior to the exam.

The following table lists the items that are permitted and not permitted in the exam room.

ITEMS PERMITTED IN EXAM ROOM	ITEMS NOT PERMITTED IN EXAM ROOM
Water bottle with lid, with any labels removed	Water bottle without lid or any open drinking containers
Paper and pen/pencil as provided by the test centre	Any other documents or writing materials including note books, dictionaries etc.
Earplugs inspected by test centre staff and removed from packaging prior to exam room entry, or earplugs / headphones provided by test centre	Headphones of any kind unless provided by the test centre
Religious headwear	Coats or jackets
Medication. This can include, but is not limited to, inhalers, insulin injections, epi-pens or certain foods for medical reasons	Digital devices such as iPods, phones, calculators, Bluetooth earpieces
Tissues, providing the invigilator can see a clear need for them	Watches of any kind
Calculators (see below)	Hats, unless religious headwear
Case study texts (see below)	Mobile phones
Identification	

5.7 Commencement of Examination

Students are given an additional 15 minutes to read the examination paper. The Invigilator will indicate when the examination can be started.

The total examination time is three hours and 15 minutes.

5.8 Late Admittance to the Examination Room

You must arrive at least 15 minutes before the exam start time. If you are late you will not be able to sit the exam; it will be treated as a 'failed to attend' and you will lose your exam fee. There will be no late admittance to the exam room.

5.9 During the Examination

All Institute final examinations are closed-book and thus you will not be permitted to take text books, notes or personal belongings into the room. These must be placed into the lockers provided, prior to the exams.

You must not take into the exam room any rough workings or paper to do rough workings. You will be provided with two pieces of scrap paper and a pen/pencil by the Invigilator. If extra paper is required for rough working, you should request this from the Invigilator. All paper will be destroyed after the test, you must not take any out of the test room.

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.

If during an examination a candidate experiences any circumstances which may affect their performance or their ability to complete the examination, e.g. illness, adverse environmental factors, or technical issues, this should be immediately

intimated to the invigilator. (See Section 4.8 relating to Extenuating Circumstances and appeals.)

5.10 Institute Disciplinary Action

If any of the conditions stated above are breached, students may be subject to disciplinary procedures. All alleged disciplinary breaches are assessed by an Investigating Officer (the Institute's Chief Executive or nominee), with "material" disciplinary breaches then usually being referred to, and dealt with, by a Disciplinary Committee Panel.

Members who are subsequently found guilty of breaching any regulations may, for example;

- be admonished
- be issued with a Warning Letter
- suffer a reduction of any mark previously awarded in an assessment
- be required to re-sit any assessment
- be temporarily or permanently expelled from membership of the Institute.

The full Disciplinary Regulations document can be viewed [here](#) on the Institute's website.

5.11 End of Examination

When a student has completed their examination they should click on the **Finish** button.

The system will generate a message and complete the examination process.

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

5.12 Exceptional Circumstances

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.

End of Examination

Students are expressly prohibited from removing any examination-related notes, including but not restricted to unused or partially completed examination answer papers, from the examination room. Any student who attempts to do so will be subject to the Institute's disciplinary procedures.

Appendix 1 Assignment Assessment Criteria

Chartered Banker: Assignment Assessment Criteria

Assessment Criteria	Marks (out of 30)		
	24-30 (80%+/Distinction)	15-23 (50%+/Pass)	9 ¹ -14 (30%+/Fail)
Relevance	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.
Understanding Key Concepts and Theories	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.
Synthesis of Knowledge and Ideas	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.
Critical Thinking and Analysis	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.
Practical Application of Knowledge, Understanding and Skills	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.
Structure and Presentation	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.

¹ 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.

Appendix 4 Assessment Arrangements for Students with a Disability

The Chartered Banker Institute acknowledges that in accepting a disabled student 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.

By 'disabled student', we mean a student who may have one or more of a wide range of physical, sensory and cognitive impairments and / or other additional needs.

Any special arrangements put in place must not compromise the academic credibility of the assessment, nor put the disabled student at a disadvantage compared with non-disabled students by preventing him / her from adequately demonstrating his / her achievement of learning outcomes. Similarly, those special arrangements must not give the disabled student an unfair advantage over non-disabled students.

It should be noted that a student who has a disability or a specific learning difficulty, may or may not require special arrangements to be put in place with regard to the Chartered Banker Institute examinations.

Students with a Specific Learning Difficulty (including dyslexia)

In order for us to consider your request for Special Circumstances, please provide an Educational Psychological Report (ideally issued within the last 10 years) or other acceptable written medical evidence to this effect. If a Report was completed before the candidate's 16th birthday, or if circumstances have changed, the candidate should have a "Review Assessment" undertaken by an appropriately qualified practitioner. Regrettably, we cannot act without written evidence.

Please also note that where a photocopy of the required evidence is provided, this **must be attested** (certified). Regrettably, we cannot act without written evidence.

Given satisfactory evidence, we will allow additional time in the examination up to the recommended time contained within the Report provided. The Report should indicate the degree to which dyslexia or specific learning difficulty might affect the student's examination performance and make specific recommendations for assessment arrangements.

Where an allocation of extra time for examinations has been detailed, this will normally be up to a **maximum** of 25% unless a lesser amount is deemed necessary on the basis of the independent evidence.

Where a Special Circumstances request is granted, the module tutor will be advised in order that any assignment submissions can be subject to "reasonable adjustment" as required. Final examination scripts will also be subject to "reasonable adjustment" as appropriate, although the Examiner will be reviewing scripts anonymously.

Students who do not wish to have "reasonable adjustment" applied to their assessments (assignment and final examination), should advise the Institute at the time of their initial request.

To ensure that an assignment submission is subject to "reasonable adjustment", students must ensure that when submitting assignments, that their name is highlighted in yellow as this will alert tutors to the need to make a "reasonable adjustment".

Students who have a specific learning difficulty will not be penalised for poor spelling, grammar, punctuation, or poorly-structured work in an assignment or an examination script. This is recognised as a reasonable adjustment under the Equality Act 2010.

Students with Other Disabilities

This could include students who are blind or partially sighted; are deaf or hard of hearing; have Multiple Sclerosis, Myalgic Encephalopathy (ME), back problems, head injuries, epilepsy, dexterity problems, e.g. a repetitive strain injury, or have mobility problems, e.g. wheelchair users.

In the above and all other situations, the supporting evidence required will vary according to the specific circumstances, but it will generally be from an external agency with detailed knowledge of the student's condition, e.g. an assessment from the Royal National Institute of the Blind, a report from a GP or consultant / specialist. Regrettably, we cannot act without written evidence.

Given satisfactory evidence, we will allow additional time in the examination up to the recommended time contained within the evidence provided. The evidence should indicate the degree to which the disability might affect the student's examination performance and make specific recommendations for assessment arrangements.

Where an allocation of extra time for examinations has been detailed, this will normally be up to a **maximum** of 25% unless a lesser amount is deemed necessary on the basis of the independent evidence.

Examination Arrangements

In addition to the potential for extra time to be allocated, alternative practical arrangements will be considered by the Institute to allow students to fulfil their full potential during their examinations.

The assessment arrangements will vary from student to student, but could include the provision of a paper-based examination, large print examination papers or the provision of a scribe. Where the recommendation is that a student is permitted to use a scribe, the standard allocation of extra time will apply.

Conduct of Examinations

It is the responsibility of the invigilator to ensure that Chartered Banker Institute examinations involving disabled students are conducted in accordance with the agreed alternative arrangements, including the allocation of extra time. As far as possible in other respects the usual rules for the conduct of examinations are observed.

If a student feels that his / her individually agreed needs have not been satisfactorily accommodated within the assessment process, he / she should contact awardingbody@charteredbanker.com within **three working days** of the assessment.

Where a disability has not been declared prior to an examination, this cannot be taken into account retrospectively, unless the student has a valid reason for not having declared it.

Academic Transcripts and Qualification Certificates

Where special arrangements within the assessment process have been put in place for students due to a disability, this will not be indicated on their academic transcript or qualification certificate.

Request for Special Circumstances

Requests for alternative assessment procedures should be made by students direct to the Institute **at least one month in advance** of the preferred assessment date, rather than using the online booking system. Requests should be sent to exambookings@charteredbanker.com along with any supporting evidence.

Students should note that late applications may not be accommodated due to the difficulties in making the necessary arrangements at short notice. Where a request for Special Circumstances has been declined, candidates may appeal against the decision by writing to the Deputy Chief Executive within **seven** days of receiving the decline decision. The appeal decision by the Deputy Chief Executive is final.