Chartered Banker

Academic Misconduct Policy

April 2026

Version 5

Author: Quality Assurance and Standards Team, April 2026
For approval by: Education Committee
For Internal & External use

With thanks to the University of Edinburgh for their generous support in the creation of this document

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Introduction

Membership of the Chartered Banker Institute ("the Institute") brings with it additional responsibilities. All members (including Fellows, Members, Associates, Certificated Members and Students) are expected to act as role models to others working in the banking industry, leading by example and displaying high standards of professionalism. This is outlined within the Chartered Banker Code of Professional Conduct.

This document specifies the Academic Misconduct Policy for the Institute.

The Policy covers all students who are enrolled on Institute units, modules and qualifications and sets out expectations around Academic Misconduct. The Institute publishes guidance material to support its students (such as the Rules and Regulations, Assignment Submission to Turnitin, 24-Hour Exam Guidance and a Referencing Guide), to ensure they are aware of Academic Misconduct offences and how they can avoid these. The Policy explains how the Institute investigates allegations of Academic Misconduct in relation to all types of assessment.

All investigations are carried out with reference to the Institute's Disciplinary Regulations and the Institute's Rules and Regulations.

Definition of Academic Misconduct

Academic misconduct is defined by the Institute as the use of unfair means in any Institute assessment. Examples of misconduct include (but are not limited to) **plagiarism (including use of Generative Artificial Intelligence [AI] tools)**, **collusion**, **falsification**, **cheating**, **deceit**, and **personation**. Definition of types of Academic Misconduct are, but not limited to:

- ***Plagiarism*** is where another person's work, excerpts or ideas and/or AI-generated content, excepts or ideas are presented without appropriate referencing, credit or acknowledgement. This definition encompasses all written content, whether already published or not, both in print and digital form. In addition to other media like graphs and drawings, text also has to acknowledge the ideas and works of others. The Institute's guidance material, including the **Assignment Assessment Criteria** for the relevant programme of study, requires that sources of information are acknowledged and appropriately referenced.

  For all Institute assessments, excluding 24-hour exams, students should ensure they are **referencing <u>all</u> sources used** in their research and submitted assessment. Guidance on acceptable referencing standards is made available for students registered on relevant Institute modules and can also be found here. Students are not required to provide a Reference List, when completing 24-hour exams, but clear acknowledgement must be made to any sources quoted, or AI tools used.
  Referencing is important because it shows what has been read and acknowledges the sources used. If students reference their work adequately, their submission will be of a higher academic quality and potentially gain higher marks. Most importantly, referencing will help students avoid plagiarising other people's work.

  The following are considered to be forms of plagiarism:
  - Word for word quotation without giving due credit.
  - Copying material from the internet without giving due credit. References and a bibliography must be provided for any information taken from the internet.
  - References to publicly available **open content** online sources like Wikipedia are judged **improper** for Institute assessments. These websites can be accessed for research, but the submission needs to include a reference to the information's original source.

- Unless explicitly stated otherwise, students should assume that use of Generative AI tools to create an assignment (or any part of a written assessment is **not permitted unless it is only used as a clearly referenced source** in the same way that other sources are used and referenced. Students' submissions must not be copied or paraphrased from another source including from a Generative AI tool. Any breach of this will be regarded as Academic Misconduct and treated as such. ***Appendix 1*** contains important guidance on acceptable use of Generative Artificial Intelligence (AI) Tools within Institute Assessments. ***Please note that the technology, ethics, and use of AI is a fast-moving area, therefore this specific guidance will be updated as necessary.***
- If due acknowledgement is not provided, paraphrasing (i.e., alteration or reordering
- of words, or closely following the structure of another's argument), is plagiarism.
- Students must not use content written by professional agencies, 'essay mills or other people, nor submit work that was written specifically for them, even with the author's consent.

- ***Collusion*** is when two or more individuals submit work which is so similar in terms of concept, content, wording and/or structure that the similarity extends beyond what could be regarded as mere coincidence. It is a form of plagiarism, and involves the co-operation of at least two students, with the intent to deceive the Institute. A student will be deemed to have colluded if:
  - they obtain, by any means, another student's work, and submit it, either in part or in
  - whole, as their own work OR
  - they share, or allow any of their work to be obtained by another student, for
  - subsequent submission as if it were that student's own work.

- ***Falsification*** is an attempt to present fictitious or distorted data, evidence, references, citations, or experimental results, and/or to knowingly make use of such material.

- ***Cheating*** is any attempt to obtain or to give assistance in an examination or an assessment without due acknowledgement. This includes submitting work which is not one's own.

- ***Deceit*** is dishonesty in order to achieve advantage.

- ***Personation*** is impersonating another student or allowing another person to impersonate a student in an assessment.

- ***Sharing*** exam papers or learning materials written, or produced, by the Institute, taking screenshots or retaining exam papers, is expressly forbidden and will be considered academic misconduct. Learners sitting 24-hour examinations **must** delete all copies of the downloaded assessment paper upon completion of the exam. Any materials provided by the Institute must **NOT** be uploaded to artificial intelligence platforms or tools.

As previously mentioned, all investigations are carried out with reference to the Institute's Disciplinary Regulations.

Checks Undertaken

Examiners, Verifiers and Invigilators are asked to look out for evidence of any form of Academic Misconduct, which is treated extremely seriously.

Students should note that all assignments and other written forms of assessment will be subject to checks for plagiarism, collusion and use of AI. Students suspected of committing Academic Misconduct may have their work

returned unmarked and may be subject to the Institute's disciplinary procedures, referring to the Institute's Disciplinary Regulations.

For assessments conducted by examination guidelines available about the examination conditions and requirements, within the 'Examinations' section of the Institute's FAQs. Within this section there is specific guidance for those sitting 24-hour exams (submitted to Turnitin, an upload platform) and those sitting invigilated exams (run with our delivery partner Pearson VUE). Students suspected of committing Academic Misconduct within an examination may be subject to the Institute's disciplinary procedures, referring to the Institute's Disciplinary Regulations.

All investigations are carried out with reference to the Institute's Disciplinary Regulations.

An Investigating Officer will be appointed to investigate any allegations of Academic Misconduct and decide whether there is a case to answer. The Investigating Officer will make a decision based on the balance of probabilities. This means that they will be satisfied that an Academic Misconduct offence has been committed if they consider that, on the evidence available, it is more likely than not that an offence has been committed.

If the Investigating Officer decides that there is a case to answer, they will determine whether they are able to deal with the case or whether it needs to be referred to a Disciplinary Panel.

For further details as to how cases will be investigated, please refer to the Institute's Disciplinary Regulations.

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

Support for our Students

The assessment method for each qualification can be found in the 'Our Qualifications' section of the website, within the relevant programme information.

Students will be given further information and guidance about their assessment as appropriate for the module/qualification and the type of assessment they are completing, either upon enrolment, or within study guides or guidance material available for download from their personal home page ('My Member Area').
All assessments will be conducted in English.

Specific support available for our students submitting Written Assessments

Students should refer to A Guide to Turnitin, available for download from their personal home page, ('My Member Area'), where applicable.

Students should make sure that submissions are all their own work, and that their sources are acknowledged and adequately referenced. For all Institute written assessments, students should ensure they are referencing sources used in their research and submitted assignment. Guidance on acceptable referencing standards is made available for students registered on relevant Institute modules. For 24-hour exams students are not required to provide a Reference List, but clear acknowledgement must be made to any sources quoted, or AI tools used.

In addition to this, content accessed for reference purposes should be current, ideally created within the last two years.

Specific support available for our students sitting Examinations

For assessments conducted by examination, please note that our examinations are run with our delivery partner, Pearson VUE. There are guidelines available about the examination conditions and requirements, within the 'Examinations' section of the Institute's FAQs. Within this section there is specific guidance as to what is and what is not allowed to be taken into the examination area, for both examinations held at a centre and for examinations held via remote invigilation.

Specific support available for our students sitting 24 Hour Examinations

For assessments conducted by 24-hour examination, please note that these examinations are conducted on the Turnitin platform. Guidance can be found on the Institute's website

Appeals

Where a student is subject to the Institute's disciplinary procedures, they have the right to appeal decisions made by either the Investigating Officer or by the Disciplinary Committee. Details of the Appeals Process are within the Institute's Disciplinary Regulations.

Appendix 1 – Guidance on the use of Generative Artificial Intelligence (AI)

There is currently a lot of interest in generative AI systems.
The Institute is keen to explore what it can do and learn how to make use of it.
The Institute's position is no longer to impose a blanket restriction the use of generative AI by students, but rather to:

- Emphasise the expectation that written assessments should contain students' own original work;
- Highlight the limitations of generative AI and the dangers of relying on it as the only source of information; and
- Emphasise the need to acknowledge the use of generative AI where it is (permitted to be) used.

Expectation of own original work

All work submitted for assessment should be the student's own original work. In some cases, students will be asked to sign a declaration of own work, for example via an Assignment Cover Sheet. It is not appropriate for students to misrepresent AI generated content as their own work. This includes accepting suggestions for changes to sections of their text from online editing sites, such as Grammarly, where it may not be obvious that AI is used.

Important note: Students should be aware that if they use AI tools to generate an assignment (or part of an assignment) and submit as if it were their own work, this will be regarded as Academic Misconduct and treated as such.

We are aware that students may be tempted to use grammar and basic editing tools to check the quality of their work prior to submission. Many of these tools use AI programming in the background, which may not be obvious to the student, so care is needed.

We want to reassure students that they will not be penalised for basic spelling and grammar issues, to discourage 'accidental' use of these tools. If students are unsure, they should reference the tool/s used.

The Institute screens all assignments submitted for the use of AI tools.

Current limitations of Generative AI

Generative AI offers a number of benefits, but it also has its limitations, which students need to aware of. It is important that students:

- Understand the limitations of any AI system they might use;
- Check the factual accuracy of the content it generates; and
- Do not rely on AI generated content as a key source and use it in conjunction with other sources.

It is also vital that students realise and appreciate:

- That Generative AI tools are language machines rather than databases of knowledge – they work by predicting the next plausible word or section of programming code from patterns that have been 'learnt' from large data sets;
- That AI tools have no understanding of what they generate. A knowledgeable human must check the work (often in iterations);

- The data sets that such tools are learning from are flawed and contain inaccuracies, biases and limitations;
- They generate text that is not always factually correct;
- The data their models are trained on is not up to date – they currently have limited or constrained data on the world and events after a certain point. As a result, the Institute requests that content referenced in assessments should be current, ideally created within the last two years;
- They can generate offensive content;
- They produce fake citations and references;
- Such systems are amoral - they don't know that it is wrong to generate offensive, inaccurate or
- misleading content;
- They include hidden plagiarism – meaning that they make use of words and ideas from human authors without referencing them, which we would consider as plagiarism; and
- There are risks of copyright infringements on pictures and other copyrighted material.

Important note: Overreliance on AI tools simply to generate written content or analysis reduces students' opportunity to practice, develop and be able to demonstrate key skills (e.g., writing, critical thinking, evaluation or analysis).

Referencing and acknowledging the use of AI

It is important for students to be transparent about the use of AI tools and content generated from them. If students use any generative AI tools for assistance (e.g., to generate ideas or develop a plan), they should still acknowledge how they have used the tool, even if they do not include any AI generated content in their work.

Content generated from AI is non-recoverable - it cannot be retrieved or linked to in the same way that other digital sources can. Therefore, when AI tools have been used as a source of information, the student must acknowledge this by stating the name of the AI tool used and the date the content was generated.
For example: Microsoft (2026) *Microsoft Copilot: Key Climate Risks Relating to Banking* [AI model]. Available at: https://copilot.microsoft.com [Accessed: 9 April 2026]
The student must retain a copy of the question(s) asked of the AI tool and the online content generated for reference and authentication purposes; these should be made available to the Institute if requested. These must be in a non-editable format such as a screenshot.

For all Institute assessments, students should ensure they are referencing sources used in their research and submitted assessments. Guidance on acceptable referencing standards is made available for students registered on relevant Institute modules.