

Chartered Banker

ADVANCED DIPLOMA IN BANKING AND LEADERSHIP IN A DIGITAL AGE

ASSOCIATE CHARTERED BANKER DIPLOMA

RULES AND REGULATIONS

**October
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1 COURSE STRUCTURE

1.1 Introduction

These rules and regulations apply to all students studying for the **Advanced Diploma in Banking and Leadership in a Digital Age** (the 'Advanced Diploma') and **Associate Chartered Banker Diploma** qualifications. It is important that all students understand and follow these rules and regulations.

The 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 Modules

The following modules are available:

- **Professionalism and Ethics – Compulsory**
- Personal and Private Banking*
- Commercial Lending*
- Bank Risk Management
- Bank Strategy, Operations and Technology

The standard route to achieving the Advanced Diploma involves studying 4 of these 5 modules, including either Personal and Private Banking OR Commercial Lending

The standard route to achieving Associate Chartered Banker involves studying 2 out of these 5 modules; including Professionalism and Ethics and either Personal and Private Banking OR Commercial Lending.

All modules are credit rated at Scottish Credit & Qualification Framework (SCQF) Level 9 or 10 and are worth 30 credit points.

Students must meet **the qualification design rules** as outlined on pages 5 and 6 of this document.

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. 300 hours of notional learning are needed to complete a module. Notional learning hours include module study; revision; doing specimen exams; work-based learning: tutorials, and any other learning activity that contributes towards your achievement of the module learning outcomes.

Advanced Diploma in Banking and Leadership in a Digital Age

The basic qualification design rules are that students must;

- achieve a **minimum** of 120 SCQF qualification credits or equivalent accredited learning
- achieve **at least 60** of the required 120 credits at **SCQF Level 10** (QCF 6 equivalent) with a maximum of **60** credits permitted only at SCQF Level 9.
- obtain a pass in the Professionalism and Ethics module
- obtain a pass in either Personal and Private Banking or Commercial Lending, **unless** a credit / lending module has been previously studied as part of a Bespoke route, e.g. Diploma in Lending Skills.

Associate Chartered Banker Diploma

The basic qualification design rules are that students must;

- achieve a **minimum** of **60** SCQF qualification credits or equivalent accredited learning of the required 60 credits at **SCQF Level 9** (QCF 5 equivalent)

- obtain a pass in the Professionalism and Ethics module.
- obtain a pass in either Personal and Private Banking or Commercial Lending, **unless** a credit / lending module has been previously studied as part of a Bespoke route, e.g. Diploma in Lending Skills.

1.4 Development / Progression Pathways

On achievement of the Associate Chartered Banker Diploma, students can progress to study for the **Advanced Diploma in Banking and Leadership in a Digital Age** where they will be required to obtain a pass in two further modules i.e. Bank Risk Management and Bank Strategy, Operations & Technology. Students must ensure that they have obtained a pass in at least one credit / lending module during their studies.

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 the Advanced Diploma qualification.

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. The maximum credit awarded will be 30 credits.

An exemption fee will normally be payable.

1.7 Award

Associate Chartered Banker Diploma

On completing a minimum of **60** 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 assessment(s). The ongoing use of the professional designation 'Associate Chartered Banker' is dependent upon the completion of the annual Continuing Professional Development (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.

Advanced Diploma in Banking and Leadership in a Digital Age

On completing a minimum of **120** credit points, providing that all qualification design rules have been met, and payment of any outstanding fees, students will;

- be awarded the Advanced Diploma in Banking and Leadership in a Digital Age

- 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 assessment (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 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 <https://www.charteredbanker.com/routes-to-chartered-banker/membership/continuing-professional-development.html>

2 COURSE ENROLMENT

2.1 Entry Qualifications

There are no formal entry requirements however students must be willing to put in the necessary study hours. Prior banking qualifications, although not essential, for example the Institute's *Professional Banker Certificate* and *Professional Banker Diploma*, would be an advantage, as would knowledge of formal academic methods.

2.2 Student Membership

All students studying for the Chartered Banker qualifications must be members of the Institute. Student membership fees are collected annually 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, 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

Existing students may enrol for a module via the ‘My Member Area’ 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**. If students wish to have an invoice sent to their employer they should apply instead to partnership@charteredbanker.com and supply a valid purchase order *

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 qualification and study guides for each module (provided via our Learning Management System)
- (b)** textbooks for core reading (provided via an e-book reading platform)
- (c)** access to online discussion forums and subject experts
- (d)** unlimited access to the members’ section of the Institute website
- (e)** unlimited access to Chartered Banker web resources
- (f)** one attempt at the module assignment

All module enrolments must be paid on registration and the Institute reserves the right to withhold registration and provision of learning materials 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

Please refer to the section on cancellation and termination within our standard [terms and conditions](#) on the Institute website. Students whose employer arranged their enrolment should contact our Member Engagement Team on info@charteredbanker.com or **+44 (0)131 473 7777** or speak to their HR/Learning and Development team.

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

Students who have attempted the assessment within the registration period, but who need to re-submit may do so however a re-sit fee is payable. Students should note, however, that if the module assessment 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 assessment 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 within our [Quality Handbook](#) on our website.

2.8 Time Limit

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

All students must complete the **Advanced Diploma** programme within **four 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 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 ASSESSMENT

3.1 Introduction

Each module is assessed by an assignment designed to assess each of the module learning outcomes as stated in the module specification.

The overall pass mark for each module is **60%**.

3.2 Assignments

An essential element of Chartered Banker qualifications is the assessment of student performance through summative assessment. Summative assessment is the submission of an assignment. This assessment method is seen as an integral part of the learning process that takes place within a module. The Assignment is a work-based assignment designed to transform theory into practice and ensure a close fit between professional qualification and business need. Completing one assignment per module will enable you to demonstrate your achievement of each module's learning outcomes, as well as your understanding of banking in a digital age and your application of professional values and behaviours.

Guidelines for assignments are provided in the Advanced Diploma in a Banking and Leadership in a Digital Age study guide that students receive through our Learning Management System (LMS) when they first enrol for a module.

The assignment is available for download from the My Member Area section of the Institute [website](#) and also on the LMS which students studying towards the Associate Chartered Banker Diploma and Advanced Diploma qualifications have access to.

The Assignment Assessment Criteria is shown in Appendix 1.

3.3 Submission of Finalised Assignment

When students enrol, they will be emailed a link to a shared folder so that they can upload their assignment, including their cover sheet, for marking. Please ensure that any anti-virus software is up-to-date as neither the Institute nor our examiners will accept any liability for damage occurring as a result of any virus being passed on.

Students should also send an email to assignments@charteredbanker.com to advise that the assignment is ready for marking and include the module title in the subject line of the email. Students will receive an automatic acknowledgement of its receipt.

3.4 Re-submission of Assignments

If the module is graded as a fail, i.e. if they have scored less than **60%** for their assignment, students are permitted to resubmit a revised assignment. The resubmitted assignment can be a resubmission of the original assignment, incorporating the feedback provided by the examiner. A fee is payable when a student resubmits an assignment.

If the module is graded as a fail for the resubmitted assignment, then a new assignment will be issued, and a resubmission fee is also payable in this instance.

3.5 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 or Arial
- (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
- (g)** Each assignment should be submitted in one Word document, including the completed cover sheet and any appendices.

Guidelines for assignments are provided in the Advanced Diploma in a Banking and Leadership in a Digital Age study guide that students receive when they first enrol for a module.

3.6 Word Count

Students should write a maximum of **6,000** 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, any work over 6,000 (+ 10%) will be disregarded. 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 My Member Area on the Institute's website.

3.7 Academic Offences

Examiners and Verifiers 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 – refer to the Institute's Plagiarism & Collusion Guide for more information.**

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 RESULTS

Results will be published on the members' section of the Institute website six weeks after the assignment has been submitted.

All students will however receive a results letter **on completion of a qualification.**

Students will not normally be informed of results by 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 results unless explicitly instructed otherwise by the student.

Awards for programme modules are graded ***Fail, Pass, or Distinction.***

(a) Fail

Students whose assignment mark is 59% or less will be deemed to have failed the module and must re-sit the assessment.

Students should refer to section 3.4 about options for re-submitting assignments.

(b) Pass

Students whose assignment mark is 60% or above will be deemed to have passed that module.

(c) Pass with Distinction

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

4.1 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.

4.2 Appeals

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

- any **assignment** which falls within the range 55 – 59% is automatically sent for verification
- a random sample of assignments 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**.

4.3 Language of Assessment

All assessments will be conducted in English.

4.4 Certificate Issue

On completion of the award you will be issued a qualification certificate plus a designation certificate confirming your new status, however you may use the appropriate designations (ACBI/Associate Chartered Banker or MCBI/Chartered Banker) with immediate effect.

4.5 Prizes

The Sir Bruce Pattullo prize is presented on an annual basis to the student scoring the highest overall mark in their Advanced Diploma in Banking and Leadership in a Digital Age studies, across all required modules. Only assessments passed at the first attempt will be considered for a prize.

Other prizes e.g. for individual Advanced Diploma in Banking and Leadership in a Digital Age subjects will be considered and awarded at the Institute's discretion.

Prize-winners are identified in an annual exercise carried out by the end of March, taking into account successful completions during the previous calendar year (1st January to 31st December). Prizes will only be awarded to students who are current Institute members at that time.

Appendix 1 Assignment Assessment Criteria

Appendix 1: Assignment assessment criteria

Assessment Criteria	Marks (out of 100)		
	80 - 100 (80%+/Distinction)	60 - 79 (60%+/Pass)	0 – 59 (less than 60%/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	Mainly interprets and applies information accurately. Recognises some implications of knowledge and	Mainly inaccurate interpretation and application of information. Little evidence of awareness

	workplace. Demonstrates an ability to apply knowledge in relevant work situations and relates it to own experience.	demonstrates an ability to apply it in relevant work situations and/or relates it to own experience.	of practical implications of knowledge and an ability to apply it in relevant worksituations.
Structure and Presentation	Logical and coherent structure. Meets recommended word count. 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.

Appendix 2 Data Protection Policy

Please refer to the Institute's full [Privacy Policy](#)

Appendix 3 Equal Opportunities Policy Statement

Please refer to the Institute's full [Equal Opportunities Policy](#)

Appendix 4 Assessment Arrangements for Students with a Disability

Please refer to the Institute's full [Assessment Arrangement for Students with a Disability Policy](#)