

Policy and guidance for learners requesting an extension to their module/qualification period

November 2023

This policy should be read in conjunction with the rules and regulations for the qualification and the terms and conditions of studying with the Institute.

1. Background

- The Chartered Banker Institute (the Institute) recognises that during a course of study you may experience unexpected life events that will impact on your ability to study. Such events are, by their nature, impossible to change or plan around in advance. The Institute defines all events of this nature as “*Extenuating Circumstances*”.
- This document provides guidance on how the Institute can support you when you face an unexpected life event. It will also provide direction on what you will need to do next to record your extenuating circumstance with the Institute and agree the appropriate support.
- If you have an existing and/or specific learning difficulty and have not already done so, please contact the Institute’s Membership Engagement Team (see section 4, on page 4 for details on how to do this) so we can consider any additional support needs immediately.

This policy document is common to all qualifications that are certified by the Institute. This policy recognises, but is not solely defined by, the protected characteristics identified in the Equality Act 2010¹.

Above all, please feel free to contact the Institute’s Membership Engagement Team (see section 4, on page 4 for details on how to do this) to discuss any difficulties you face. We will be happy to provide further guidance and please rest assured that any information you give us will be treated in the strictest confidence.

2. What is an Extenuating Circumstance?

- i. The Institute is committed to the fair and consistent treatment of all individuals who are studying to attain an Institute certification regardless of their study route. This policy applies to both standard and bespoke qualifications.
- ii. The Institute defines an Extenuating Circumstance as an event, or series of events, that are non-routine and outside the reasonable control of the individual affected. An Extenuating Circumstance is characterised as an issue that is likely to have a negative effect on your ability to study and/or give a true reflection of your ability in assessment.

¹ <http://www.equalityhumanrights.com/private-and-public-sector-guidance/guidance-all/faqs>

- iii. Examples of issues that are considered Extenuating Circumstances include:
- a. formally diagnosed short or long-term illness or injury, requiring medical attention
 - b. worsening of an existing diagnosed long-term illness or injury
 - c. death of a close relative/significant other
 - d. care of dependants
 - e. significant and adverse issues affecting family members or a significant other
 - f. a change in strategic direction for a defined corporate learning programme developed between your employer and the Institute. (An example of this is where your employer specifically directs you to undertake a new learning programme that has been defined as business critical, requiring you to put your existing studies with the Institute on hold.)
- iv. Examples of issues that are not considered Extenuating Circumstances include:
- a. a lack of understanding of the requirements of the qualification and its assessment
 - b. holidays or other planned absences from work
 - c. routine work or family pressures that do not impact on your time for study
 - d. short-term illness that would not result in an agreed absence from work
 - e. existing medical issues managed under treatment.

Please note:

The examples given are not intended to be exhaustive. Feel free to approach us if you have another form of Extenuating Circumstance. The Institute will welcome dialogue on any issue that is beyond your reasonable control that you may feel is hampering your ability to complete your studies in the standard timescale. Please note that each request will be dealt with on a case by case basis

The Institute will not recognise an Extenuating Circumstance where, in its professional judgement, the decision to recognise would not be consistent with published policy and the integrity of its awarding process would, therefore, be undermined.

3. What will the Institute do to support me?

- i. The Institute will be flexible in considering an appropriate approach on a case by case basis. Typically the Institute will agree an extension to your module/qualification study and assessment period if there is an extenuating circumstance. Institute qualifications have a 12-month validity period during which you must complete your studies and undertake assessment.
- ii. In circumstances where the timescale or outcome of a life challenge is unknown, the Institute will put your studies on hold for an agreed period of time to allow you to resolve the life challenge without the pressures of study. This period can be reviewed and renewed, depending on circumstances.

- iii. Although you are not compelled to, the Institute strongly recommends that you make your line manager and/or HR team aware of any life challenges you are facing that will hamper your ability to study. This is particularly important where your studies with the Institute have been sponsored by your employer and there may be an expectation that you will complete the module/qualification within a specified period of time.
- iv. If you are studying an organisation-specific qualification that is certified by the Institute there may be specific rules, agreed with your employer, for extensions to study periods. In this case you should check the Terms and Conditions of your programme for further guidance or contact the Membership Engagement Team. You may also wish to consult your employer.
- v. Please note that Extenuating Circumstances will normally apply only to the qualification you are studying and not your membership with the Institute which will continue to be provided and charged as normal, unless expressly agreed otherwise with the Institute. Your membership must be current in order to continue your studies and this includes any extension period that is agreed with the Institute.

4. How do I apply?

- i. Given the potentially sensitive nature of application, you are welcome to contact the Institute's Membership Engagement Team to discuss direct. They can be contacted via:
 - info@charteredbanker.com
- ii. For individuals studying bank-specific programmes, please contact your line manager, HR or other nominated contact in the bank to discuss further.
- iii. Please specify in all communications that you are requesting an extension to your study period and include your Institute membership number.
- iv. When making a request please specify the period of time that you feel is required. Typically these range from one month, two-three months, three - six months, six -nine months, nine - twelve months. In some cases, extensions in excess of twelve months may be granted. The following pricing will be in place for extensions;
 - For an extension of 0-3 months, the student will be charged 25% of the full qualification fee.
 - For an extension of 3-6 months, the student will be charged 50% of the full qualification fee.
 - For an extension of 6-12 months, the student will be charged 75% of the full qualification fee.
- v. When extenuating circumstances are of a medical or employment nature, the Institute will ordinarily require evidence to support your application. This typically takes the form of:
 - A note of support from your line manager or HR team that clearly outlines the challenges you are experiencing. This should be sent in an organisation specific format, including organisation logo and the individual contact details of your line manager or HR team.

- A note from your Doctor or other appropriate medical professional detailing how your ability to study/undertake assessment has been impaired at a specific time.
- vi. The Institute reserves the right not to consider an application for which no supporting or inadequate evidence is provided.
 - vii. The Institute will contact you within 10 working days from receipt to advise further. This communication take one of the approaches detailed below:
 - a. details of the measures to be applied
 - b. a request for clarification of evidence submitted
 - c. a request for additional information
 - d. reason(s) for declining the request.

5. Can I appeal a declined request?

- i. All learners have the right to appeal. Appeals should be presented to the Membership Engagement Team in writing and clearly state the grounds on which you are appealing. Grounds for appeal should be on the basis of any of the following factors:
 - a. The decision does not appear consistent with the Institute’s published policy.
 - b. New or additional evidence is available.
 - c. You do not feel you sufficiently covered all the issues in your initial application.
- ii. The Institute will contact you within 10 working days from receipt to confirm the position, including:
 - a. details of the measures to be applied
 - b. reason(s) for declining the request.

The Institute’s decision on an appeal will be considered final and no further correspondence will be entered into at this point.

6. Is there anything else I should know?

- i. If, at any time, the Institute finds evidence that an application for Extenuating Circumstances is or was fraudulent, it will consider this to be potential malpractice and will investigate according to the Institute's Disciplinary Regulations, please visit [CBI | Chartered Banker Disciplinary Regulations](#)
- ii. If you have any issues immediately, prior or during the process of assessment, e.g. on the day of an examination, please refer to the individual policies and procedures for your qualification. Essentially this will normally require you to make an immediate report to the Institute, together with supporting evidence. As ever, if in any doubt, please contact the Membership Engagement Team (see section 4, on page 4 for details on how to do this) for guidance.