



## Conduct of Examination Guidelines for Students

### Examination Confirmation Letter

An Examination Confirmation Letter showing the level registered for, date, time and place of examination will be sent to candidates three weeks prior to the examination. The Confirmation Letter must be taken to the examination centre together with one valid form of national photographic identification - National Identification Card, Driver's Permit or Passport. Failure to produce the identification and Confirmation Letter will result in candidates being refused entry into the examination.

In accordance with the Students Handbook, Item 1, Examinations Regulations and Requirements, the Institute reserves the right to cancel an examination if circumstances warrant such action.

### Examination Room Conduct

Examinations are supervised by Invigilators appointed by the Institute. The following examination rules apply and candidates will be advised of these again prior to the start of the examination.

Candidates must abide by the following regulations:

- Candidates must know and have a record of their candidate numbers.
- Candidates must write ONLY their membership numbers and not names on the answer sheet and question booklet. Names are not to be written anywhere on the examination documents.
- Candidates will not be allowed into the examination room until instructed to enter.
- Candidates must enter the room in silence and remain silent throughout the examination.
- Candidates will not be allowed to bring books, bags, papers, food, drinks, mobile telephones or other electronic devices into the examination room. Only the following will be allowed:
  - Pens, pencils and erasers
  - Non-programmable calculators.
- Any other items which have been brought to the examination centre must be left in the care of the Invigilator.
- Candidates must remain seated during the examination until advised that they may leave.
- To attract the attention of the Invigilator during the examination, one hand may be raised in silence so as not to disturb other candidates.
- Examination question papers and exam case books are the property of the Institute and must not be removed from the examination room at the end of the examination.
- Smoking is not allowed inside the examination centre.
- Examination scripts are marked by the Examiner, reviewed by a Moderator and the final grading reviewed by the Institute's Exam Review Committee before results are made accessible to students.

### Temporary Absence

Candidates are not allowed to leave the examination room during the exam. Examination scripts must be submitted to be allowed to leave the room. Should a candidate have a medical issue that affects them during the examination (*such issues must be supported by valid documentation from a registered medical facility or physician with prior notice being given to the Institute*). In such instances, the candidate will be escorted to the bathroom. No compensation for time lost will be given in such cases. During this temporary absence, contact must not be made with anyone other than the person accompanying the student. No materials must be taken from or into the examination room during such absence.

**Late Arrivals and Early Departures**

Late candidates will be allowed into the examination room during the first 30 minutes of any paper. After this time, late candidates will be barred from entry into the examination room. Such candidates must not disturb other candidates when they are in the process of being seated and will not be allowed extra time under any circumstances. To avoid disturbance, no candidate will be allowed to leave the examination room within 30 minutes of the start or finish of the examination. To leave before the end of the examination, candidates should raise their hands in silence and wait for the invigilator to collect their scripts.

**Misconduct**

Candidates undertaking the examinations will be subject to the rules and regulations of the Institute. Any complaints against candidates for any form of misconduct will be referred to the Institute's Chief Executive Officer, who will refer the matter to an Investigating Committee. The incident must be reported on the Institute's Incident Report Form after the examination on that day. Both the invigilator and the candidate involved must complete and sign this Form. Any candidate found guilty of misconduct may be suspended or barred from membership or from participating in any Institute activity. Candidates may also have previous examination passes withdrawn.

All work is to be the unaided work of the candidate. Any breach of regulations resulting in the work of a candidate not being his or her own, is considered to be malpractice by the person[s] involved.

**Extenuating Circumstances**

Candidates suffering from a permanent disability at the time of their initial registration for the qualification should notify the Institute to allow appropriate examination arrangements to be made. If candidates believe that, due to extenuating circumstances, they have been disadvantaged and were unable to show their true capabilities in the examination, they should write directly to the Chief Executive of the Institute within seven business days after the examination. Their letter should detail the circumstances which they would like to be taken into account, including any relevant supporting evidence. Requests for consideration of extenuating circumstances sent AFTER the stipulated time will NOT be considered. All claims of disadvantage will be reviewed by the Institute whose decision will be final. The Institute will not engage in correspondence with students regarding the outcome of its reviews.

**Liability of the Institute**

In all circumstances, the liability of the Institute is limited to a complete refund of the examination or programme fee paid for the examination concerned.

**Oral Examination Policy**

The Institute also allows students the option of sitting an oral exam, the guidelines of which are noted below.

Examinations for each of the Cert.FA Levels consist of two sections. To be successful in the exam, candidates must satisfy the examiner in both sections of the Level and achieve the overall pass mark. Candidates who have achieved the overall pass mark but have failed to satisfy the examiner in one of the sections would result in a Sectional Fail.

*Criteria for Qualification*

A candidate whose exam result is a Sectional Fail and whose marks for any one of the sections fall three marks or fewer within the pass mark for that section will qualify to opt for an oral exam. The Exam

Review Committee will advise the Chief Executive Officer of the Institute of those candidates who are eligible for an oral exam. Answer sheets are identified by registration numbers only. Oral exams will be offered to Levels 1 and 2 candidates only and is optional. The time limit to accept the offer of the oral exam is one week on receipt of notification of examination results from the Institute and acceptance must be advised to the Institute in writing. The oral exam will be held two (2) weeks after the date of acceptance by candidates.

#### *Format and Conduct of Oral Examination*

- Questions asked in the oral exam will be similar in nature and content as in the previous exam paper.
- This exam can be administered both orally and in writing.
- The oral exam will be administered by the Examiner in the presence of an Administrative Officer of the Institute of Banking and Finance of Trinidad and Tobago.
- The oral exam is normally 30 minutes in duration.
- The Examiner of the oral exam will communicate his decision in writing to the Chief Executive Officer of the Institute on the completion of the exam.
- The grade to be awarded to successful candidates of the oral exam is the lowest passing grade that one can achieve.
- The decision of the Examiner of the oral exam is final.

#### **Examination Fees**

Subscription fees must be paid annually. Members who have not paid their annual subscription fees will not be allowed to sit exams. No refund of fees will be made once the entry deadline for each examination has passed. Fees cannot be applied to a later examination if the candidate does not sit as originally planned. Exceptions will only be made in cases of serious illness (supported by valid documentation from a registered medical facility or physician) and extenuating circumstances, at the sole discretion of the Institute. Students who wish to apply for an exception based on extenuating circumstances, should write directly to the Chief Executive Officer of the Institute within seven business days after the examination, detailing the circumstances which they would like to be taken into account and including any relevant supporting evidence. Requests for consideration of extenuating circumstances sent AFTER the stipulated time will NOT be considered. In such cases, the candidate will be required to pay a deferral fee of \$75.00 plus VAT to sit a subsequent examination. Candidates will be required to pay an examination fee of \$1,125.00 to re-sit Level 1, 2 and 3, and an examination fee of \$1,687.50 to re-sit the Financial Ethics Module. It is the responsibility of students to ensure that they have up-to-date tuition material when re-sitting an examination.