

**EXAMINATION AND ASSESSMENT REGULATIONS  
FOR PB, CB, CCE, BCP, RCP, BRM, CBA, PEC,  
CAMEX AND CAMCO**

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## INTRODUCTION

### 1. Commencement and Purpose

- 1.1 These regulations were made by the Council under Article 87 of the Institute's Articles of Association and shall come into effect on 1 Jan 2017. The latest revision was in April 2022.
- 1.2 The regulation set out in this document applies to the following qualifications offered by the institute.
  - a. Professional Banker (PB)
  - b. Chartered Banker (CB)
  - c. Certified Credit Executive (CCE)
  - d. Retail Credit Professional (RCP)
  - e. Business Credit Professional (BCP)
  - f. Bank Risk Management (BRM)
  - g. Certification for Bank Auditors (CBA)
  - h. Prior Experience Conversion Programme (PEC)
  - i. Certified Anti-Money Laundering & Counter Financing of Terrorism Executive (CAMEX)
  - j. Certified Anti-Money Laundering & Counter Financing of Terrorism Compliance Officer (CAMCO)

## EXAMINATION REGULATIONS

### 2. Registration for Module and Examination

#### 2.1 **General Entry Requirements**

All applicants registering as a candidate for any AICB programme must be a current Individual Member of the Institute, unless otherwise stipulated in these regulations.

In addition, the applicant must satisfy the educational, practical experience and such other requirements as may be prescribed for the programme.

#### 2.2 **Programme Schedule**

Candidates can view the examination activity schedules published on AICB's website and the workshop/training schedules for the various qualifications on the Asian Banking School's (ABS) website, AICB's premium learning partner in delivering AICB's qualifications. Candidates are required to submit their online application via the AICB Member Portal.

### 2.3 **Examination Confirmation and Notification**

For online examination, each candidate will receive an examination confirmation containing information on the examination date and time via e-mail once examination booking is completed.

## **3. Refund, Reschedule, Cancellation, and Deferment policies**

### 3.1 **Refund Policy**

- a. The module fee and examination fee are non-refundable and non-transferable except in the most extenuating circumstances. Candidates are advised to assess their readiness and make a firm decision before they register for the module and examination.
- b. A candidate who has withdrawn or is absent from an examination will not be entitled to any refund of the module fee or examination fee paid or to carry forward the fee to the next examination.
- c. Cancellation of module(s) will be considered based on the following grounds:
  - Prolonged illness
  - Serious injuries
  - Death
- d. The Cancellation Request Form can be obtained from the AICB website.

### 3.2 **Reschedule or Cancellation Policy for Online Examination**

You can reschedule or cancel a confirmed examination booking via AICB Member Portal as below:

- a. If you have booked an examination at a test centre, you can reschedule or cancel a confirmed examination booking via AICB Member Portal 48-hours before the original examination date.
- b. If you have booked to take an examination via remote proctoring, you can reschedule or cancel your examination any time before scheduled examination time. This is to allow the candidates to test their device and if they discover connection issues, they can amend their examination booking instead of having to go ahead with a bad connection.

### 3.3 **Deferment Policy**

#### a. Online Examination

You may also apply for deferment, if you were unable to reschedule the examination on time or unable to take the examination due to **extenuating circumstances**.

#### b. Deferment of examination is only applicable on the following grounds.

- Illness/injury/hospitalisation
- Illness of an immediate family member
- Bereavement of an immediate family member
- Personal/emotional circumstances
- Involvement in accident
- Victim of crime
- Victim of natural disasters.
- Any other extenuating circumstances

#### c. If you wish to apply for deferment under **extenuating circumstances**, you are required to submit the completed application and supporting documents no later than ten (10) working days from the date of the examination. Application without relevant supporting documents will not be considered.

## 4. Rules for the Conduct of Online Examinations

- 4.1 The online examination can be taken via remote proctoring or at an examination/test centre.
- 4.2 If you are taking examination via remote proctoring, the computer system you use must meet the minimum technical requirements. Click [here](#) to view the minimum technical requirements.
- 4.3 When you have successfully booked the examination, you will receive a booking confirmation on the examination details and important information for the examination. You must read and familiarise yourself with the online examination system policies and procedure before taking the examination. Click [here](#) for more information.
- 4.4 Perform a system test to download the OnVUE online proctoring software in advance to ensure that your system will work with the online examination software. Please check the list of minimum technical requirements and shut down all non-essential applications before launching the software. Click [here](#) to download the OnVUE application.

- 4.5 You can take the test at home or in your office. Wherever you take the test, you should be in a walled room, with a closed door and without distractions. No one else is permitted in the room with you while you are taking the test.
- 4.6 You are not allowed to receive any assistance from other individuals while taking the examination, and you must not allow other individuals to see the computer screen that presents the examination questions. If another person enters the room while you are taking the test, your examination will be terminated. The proctor cannot answer questions related to examination content.
- 4.7 You are required to present your NRIC, driving license or passport for verification. All IDs must be valid and unexpired government-issued ID in their original form (not a photocopy). The name on your identification document must match the name in AICB member portal profile and in your booking confirmation email.
- 4.8 On the examination day, you will be able to start checking in for the examination 30 minutes ahead of your scheduled examination time. If you are more than 15 minutes late after your scheduled examination time, you will be unable to begin the examination and be considered as 'Absent'.
- 4.9 During the check-in process, you will be asked to take photos of your work area, which will be checked by a proctor prior to examination launch. You must ensure that your desktop is clean and that there are not within arm's reach of books, notepads, sticky notes, papers, pens, pencils, and other writing instruments/objects. Additional monitors and computers must be unplugged and turned off. Items on the wall with writing on them, such as whiteboards, will be inspected. If the workspace does not pass a room scan, you will not be permitted to take the examination.
- 4.10 During the examination, you are not allowed to access the following types of personal items; mobile phones, headphones or headsets (wired or bluetooth), handheld computers or other electronic devices, pagers, watches, wallets, purses, hats, caps (or other non - religious head coverings), barrettes or hair clips (larger than ¼ inch (½ cm) wide and headbands or hairbands larger than ½ inch (1 cm)), jewellery that is removable and larger than ¼ inch (½ cm), bags, coats, eyeglass cases, books, notes, or any other materials not specifically approved by the proctor.
- 4.11 During the examination, you will have the option to use a built-in digital whiteboard feature to do scratch work or take notes. Physical scratch paper or note boards and any examination-specific materials such as erasable whiteboards or any other physical writing object, such as a pen, marker, or pencil, are not allowed.
- 4.12 Watches must be removed and placed out of sight/reach during the examination.

- 4.13 A Non-Disclosure Agreement or other security statement may be presented to you before the examination begins. You must read, acknowledge, and agree to the terms and conditions of the document within the specified time limit in order to begin the examination. As and when you disagree to the terms and conditions in the Non-Disclosure Agreement, you will not be permitted to take the examination. The examination fee will be forfeited on these circumstances. If you select "DECLINE," your examination session will immediately end.
- 4.14 During the examination, should you have any query or are experiencing any problems or distractions on the system, you may click the chat icon to prompt for proctor's assistance.
- 4.15 You should not read the questions aloud and must not cover your mouth or attempt to hide your face or move out of view of the webcam. If any of those actions occur, the proctor may intervene and remind you of these policies. If the behaviour continues, the proctor may revoke the examination session. Once the examination session has started, any disruptive, threatening, or fraudulent behaviour, or anything specifically against the examination rules, may be grounds for terminating the examination, invalidating the candidate's examination results, or disqualifying the candidate from taking the examination at a future date.
- 4.16 You may not copy or paste or attempt to remember the examination questions or answers and may not share or discuss the examination questions or answers seen or viewed during the examination with anyone.
- 4.17 Breaks are not allowed during the examination for any reason. If you leave your computer during your examination the proctor will end your session and you will be unable to continue the examination.
- 4.18 Water in a clear glass is allowed during testing; however, eating, smoking, vaping, and chewing gum are prohibited.
- 4.19 If you are taking examination at a test centre, you should arrive at the test centre at least 15 minutes before the scheduled examination time. This will give you adequate time to complete the necessary sign-in procedures. If you arrive more than 15 minutes late for your appointment, you may be refused admission and the examination fees will be forfeited.

- 4.20 You are required to present your NRIC, driving license or passport for verification. The name on the identification document must match the name in your profile page in the AICB Member Portal and the booking confirmation email. All IDs must be valid and unexpired government-issued in their original form (not a photocopy). ID must include a recent and recognisable photo.
- 4.21 You must use the online calculator and scratchpad embedded in the examination. Blank paper for rough work cannot be brought into the examination room. You are not allowed to bring your own physical or online calculator into the examination room.
- 4.22 Mobile phones, smart watches and any other electronic/communication devices are not permitted in the examination room. You have to leave them in designated area provided by the invigilator.
- 4.23 You are not allowed to communicate with other candidates or any person individual(s) during the examination period.
- 4.24 You are not allowed to launch the examination until the invigilator has completed the examination announcement.
- 4.25 If you require assistance or need to go to the washroom, please raise your hand and the invigilators will attend to you.

## **5. Misconduct in Examinations**

- 5.1 It is expected that candidates uphold the highest standards of honesty and integrity in the examinations. Examples of improper conduct in an examination (these are some examples, not an exhaustive list):
- Looking at or copying from another candidate;
  - Allowing a candidate to copy from you;
  - Copying any part of the examination questions/ contents in any manner and taking them out of the examination room;
  - Divulging the contents of the examination to others in any manner;
  - Obtaining unauthorised access to or information about the examination;
  - Bringing in unauthorised materials in any manner;
  - Using unauthorised notes or materials in any manner;
  - Exchanging notes with other candidates in the examination;
  - Taking an examination on behalf of another candidate;
  - Arranging for another person to take an examination on your behalf;
  - Accessing or using a communication device (mobile phone, smart watch, tablet, etc) during the examination or other periods as informed by the invigilator;
  - Disturbing other candidates during the examination;
  - Threatening or verbally abusing invigilators carrying out their duties; and



- Failing to follow examination instructions or regulations given by invigilators or as specified in any examination materials.
- 5.2 At the test centre the invigilator is authorised to confiscate unauthorised materials and to stop a candidate from continuing the examination if the candidate is suspected of misconduct in an examination. During a remote proctoring exam, the proctor may terminate the examination if the candidate breaches the examination rules and regulations.
- 5.3 You are also expected to behave in a professional manner during the examination. Any misconduct during examination will be reported to AICB.
- 5.4 Disciplinary actions will be taken against candidates who have breached the examination rules and regulations.
- 5.5 AICB takes an extremely serious view of any form of misconduct or contravention of examination instructions or regulations. Any candidate found guilty of misconduct or contravening any examination instructions or regulations will be subject to appropriate disciplinary action.

## **6. Misconduct in Assignments**

- 6.1 Plagiarism is not acceptable, and it is considered as a misconduct. Plagiarism is where work, excerpts, ideas, or passages of another author are presented without appropriate referencing and credit/ acknowledgement.
- 6.2 Common examples of plagiarism:
- a. Submitting someone else's work as your own
  - b. Copying words or idea without giving credit
  - c. Failing to put quotes in quotation marks
  - d. Giving incorrect information about sources
  - e. Copying sentence structure but changing words
- 6.3 Collusion is also a misconduct. Collusion is when two or more candidates submit work which is so similar in concept, content, wording and/or structure that the similarity extends beyond what could be termed mere coincidence. To avoid collusion, you can discuss with textbooks, guides, online resources, lectures, masterclass etc, work together and share references. However, the submitted work must be your own.

## **7. Results**

### **7.1 Notification of Results**

- a. Results will be available to candidates via the Member Portal as per the schedule on AICB website. Candidates may log into their Member Portal which is accessible through AICB's website to view their examination results.
- b. Results will not be released by telephone, fax, or email.
- c. Results will not be released to candidates who owe any fee to AICB.
- d. If your membership has expired, the Institute will withhold your result and certificate until the overdue is settled in full to AICB.

### **7.2 Appeals**

The decision of the Board of Examiners regarding a candidate's examination results is final and no appeals will be entertained.