



**The professional
excellence pathway**

FINSIA Education Programs

Terms and Conditions

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This document contains the Terms and Conditions that apply to students studying for an awarded qualification and/or certificate with FINSIA.

General

You acknowledge that these Terms and Conditions may be modified by FINSIA from time to time, including but not limited to terms relating to fees and charges, enrolment and cancellation.

FINSIA may review and modify its Terms and Conditions periodically. FINSIA will issue a notice to all members and students advising of price rises to membership or education program fees and will specify the date these changes take effect. Notification will be sent to a member's nominated email address at least 45 days prior to any changes.

Awarding Body

FINSIA's key partners' include:

Chartered Bankers Institute (the Institute) - The Professional Banking Fundamentals (PBF), Certified Professional Banker (CPB), the Chartered Banker and the Chartered Banker by Experience have been developed in consultation and approval by the Chartered Banking Institute of Scotland (the Awarding Body).

The Chartered Banker Institute is a trading name of the Chartered Institute of Bankers in Scotland, a registered charity.

www.charteredbanker.com

The Chartered Institute for Securities & Investment (CISI) – FINSIA offer a number of courses designed by CISI, based in the United Kingdom. These have been selected for relevance to the Australian Market.

www.cisi.org

Asian Banking School - Around Fintech in 8 Hours and Artificial Intelligence in Finance certificates have been developed and are awarded jointly by the Asian Banking School and the Centre of Finance, Technology and Entrepreneurship (CFTE).

www.asianbankingschool.com

Further details of FINSIA's partners can be found on their websites.

Assessment

To be awarded the relevant qualification and/or certificate, students must pass the assessment activity relevant to their enrolment. The awarding bodies each have their own processes.

The Chartered Bankers Institute – the Professional Banking Fundamentals and certain modules within the Certified Professional Banker program (Certificate in Risk Management for Banking and Certificate in Business Banking) include a multiple-choice assessment. The Consumer Credit module of the Certified Professional Banker program is assessed through short answer case studies.

All assessments are delivered online via the Pearson's VUE assessment platform. The assessments are supervised under standard examination conditions using remote invigilation. For further detail on the technical requirements of the Pearson VUE platform and their testing policies please refer to their website at <https://home.pearsonvue.com/finsia>.

The enrolment fee includes an initial attempt for the assessments. Should a resit be required for Professional Banking Fundamentals or Certified Professional Banker assessments, a fee of \$150 (AUD) is payable.

The Certificate in Green Finance and Certificate in Climate Risk modules within the Certified Professional Banker program also include a multiple-choice assessment. An assessment resit fee of £145 (GBP) is payable directly to the Chartered Banker Institute.

The modules within the Chartered Banker are assessed through a 6,000 word assignment submitted through the Turnitin platform for assessor marking. The overall pass mark for each module is **60%**. Any submission that does not achieve this mark is graded a fail. Students are permitted to resubmit a revised assignment (a resubmission fee of £120 (GBP) is payable directly to the Chartered Banker Institute).

Those students who are completing the Chartered Banker by Experience program will undertake a series of reflective statements, an assignment and an assessor interview aligned to the assessment criteria. Students are provided 12 months to complete this qualification. If you wish to extend a fee of £500 (GBP) is payable directly to the Chartered Banker Institute.

CISI – All courses are assessed by a computer based testing exam (A fee of \$230 for Combatting Financial Crime and \$415 for Global Financial Compliance and Risk in Financial Services is payable if a resit is required.).

Asian Banking School – All online courses are assessed by an online quiz to test the assimilation of knowledge. This can be attempted multiple times without extra cost.

Assessment Results

Where enrolment fees have been paid by the student's employer, FINSIA will notify the employer of the student's assessment results unless explicitly instructed otherwise by the student and confirmed by their employer.

The Chartered Bankers Institute – the results for multiple choice assessments are provided at the conclusion of the exam, however, remain subject to validation by the Awarding Body. The notification of results of assessments that require written responses will be provided to students within six weeks, allowing sufficient time for assessing and Awarding Body validation.

Chartered Banker and Chartered Banker by Experience results will be published on the member's Learning Management System portal approximately six weeks after the assignment has been submitted. All students will also receive a results letter **on completion of a module**.

CISI – results are displayed online after completion of the course.

Asian Banking School - online courses display results immediately online after each assessment.

Students who successfully complete their qualification will be sent their award certificates once the Awarding Body has verified the results. Please refer to your specific course brochure or website for more detail.

Assessment Conditions

Assessment conditions specific to a qualification or module are supplied within the instructions and guidelines associated with that particular program.

Qualification Pre-requisites

Some courses may have pre-requisites. Please refer to the course website for more details.

Course Enrolment & FINSIA Membership

Membership of FINSIA is mandatory whilst studying with FINSIA. In some instances, FINSIA may include complimentary or subsidised membership as part of the qualification enrolment.

Prospective students should enrol by clicking on the "Enrol Now" button on the FINSIA website www.finsia.com. Payment of membership fees by monthly subscription is not available for students studying with FINSIA. Further information on member requirements and benefits can also be accessed on the FINSIA website. Any breach of FINSIA's Code of Conduct may result in the termination of your membership and you will not be eligible for a refund. The Code of Conduct can be found by clicking [here](#).

FINSIA will process your membership or enrolment fees as promptly as possible. Your payment details must be verified and authorized before your membership or enrolment can be activated. This will occur on the payments page during enrolment.

We reserve the right to reject or cancel any membership or enrolment at any time. If your payment method is invalid, or your payment is otherwise rejected, your membership or enrolment may automatically be cancelled, and access revoked.

For all Chartered Banker qualifications – in order to retain your designation Chartered Banker, you will be required to retain membership with FINSIA and pay an annual designation fee.

Employer Support

Many organisations have their own policies covering the payment of fees for undertaking external education programs. As such, students are advised to check with their employers prior to making an application, to understand if their education funding will be supported.

Refund of Fees

All membership, exam and enrolment fees are non-refundable and non-transferable (unless under prior agreement with FINSIA).

Validity of Enrolment

Students must enrol for and complete all assessment activities within their specific course in the allocated

timeframe. Students who have not passed the assessment requirements within this period may be required to re-enrol for the program and pay the full program fee in order to complete the assessment.

Issue of Award Certificates

Students who successfully complete their qualification will be sent their award certificates (post Awarding Body verification, if required). For qualifications such as the Certified Professional Banker that require successful completion of multiple modules individual “certificates of completion” will be supplied for each module.

Depending on the course, certificates will either be available online or be sent to the student’s preferred address unless other arrangements have been made (such as sent via an employer). Where fees are outstanding, certificates will be withheld until those fees have been fully paid.

Chartered Banker Institute – Certificates are posted to the students preferred address.

CISI/Asian Banking School – Online certificates are awarded after completing the course.

Where a reprint of a certificate is requested, please contact education@finsia.com. A certificate reprint fee of \$15 is payable at the time of the request.

Continuing Professional Development

For students who are members of FINSIA, undertaking Continuing Professional Development (CPD) activities ensures that professional qualifications do not become obsolete and allows them to keep their knowledge current.

Certain FINSIA members are required to meet specific CPD requirements, as outlined in FINSIA's CPD policy. This can be accessed via the FINSIA website. Members who are currently studying with FINSIA for further qualifications should note these study hours count towards meeting their annual CPD requirements.

Change of Circumstances

Students must inform FINSIA of any relevant change in circumstances such as employer or contact details. For students who are members, these amendments can be made via the members portal.

Misconduct

All students of FINSIA 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, FINSIA has a Code of Conduct. The Code of Conduct can be accessed via the FINSIA website.

All alleged disciplinary breaches are assessed by a Disciplinary Committee Panel. A range of sanctions may apply to members who are subsequently found guilty including:

- Being issued with a warning letter.
- A reduction in any mark previously awarded in an assessment.
- The requirement to re-sit any assessment.
- Be temporarily or permanently expelled from membership of FINSIA.

Liability of Students

It is each student’s personal responsibility to ensure that enrolment fees (and any other applicable fee) are paid by the due date. This applies even when fees are being paid by employers. FINSIA reserves the right to withhold services to students where fees are outstanding. This includes the right to refuse enrolment in qualifications, access to assessments and issue of award certificates.

Customer information

You agree that any errors or incorrect personal information you provide to FINSIA are your responsibility and FINSIA is not liable for any consequences that may arise.

You agree that any errors made in entering your personal information are your responsibility to report to FINSIA within 7 days of becoming aware of the error. No refund will be provided to you in relation to any claim you make because of such an error.

To the extent permitted by law, FINSIA is not liable to you for any loss or damage incurred by you in connection with your Membership Subscription, whether direct, consequential, special, indirect or other loss or damage.

For further information on how FINSIA deals with personal information please refer to FINSIA's privacy policy which can be found on the website or found [here](#).

Liability of FINSIA

In all circumstances, the liability of FINSIA is limited to a complete refund of any enrolment fees for the modules(s) concerned.

Appeals and Extenuating Circumstances

In situations where a student feels there were circumstances which affected their ability to complete the assessment (such as illness, material technical issues, or adverse environmental factors), FINSIA (and your employer if they are paying your enrolment fees) should be contacted within three working days. Any claim must be supported by relevant evidence, such as medical documentation and sent to education@finsia.com.

FINSIA will respond to all appeals claims within 14 days of receiving it. All claims of extenuating circumstances will be reviewed by FINSIA whose decision will be final.

Assessment Arrangements for Students with Accessibility Needs

FINSIA acknowledges that accepting an enrolment from a student with accessibility needs may require some adjustments to be made regarding assessments including examinations, to accommodate the particular support needs of the individual. It should also be noted that a student who has a disability or a specific learning difficulty, may or may not require special arrangements to be put in place.

When referring to a 'student with accessibility needs', we mean a student who may have one or more of a wide range of physical, sensory and cognitive impairments and/or other additional needs.

Any special arrangements put in place must not compromise the academic credibility of the assessment, nor put the student at a disadvantage compared to the other students by preventing them from adequately demonstrating their achievement of learning outcomes. Similarly, those special arrangements must not give the student an unfair advantage over other students.

Students with a Specific Learning Impairment or Other Disabilities

In order for FINSIA to consider your request for an Assessment Accommodation, please provide supporting medical evidence. The supporting evidence required will vary according to the specific circumstances but will generally be from an external agency with detailed knowledge of the student's condition, such as a report from a GP or specialist. The medical evidence submitted should indicate the degree to which the specific learning difficulty might affect the student's examination performance. Please also note that where a photocopy of the required evidence is provided, this must be certified

Regrettably, we cannot act without appropriate written evidence.

Given satisfactory evidence, we will allow additional time in the examination. Where an allocation of extra time for examinations has been detailed, this will normally be up to a maximum of 25% unless a lesser amount is deemed appropriate on the basis of the independent evidence.

Examination Arrangements

In addition to the potential for extra time to be allocated, alternative practical arrangements will be considered to allow students to fulfil their full potential during their examinations. These arrangements will vary depending on the specific circumstances. Where the recommendation is that a student is permitted to use a scribe, the standard allocation of extra time will apply.

Conduct of Examinations

It is the responsibility of the invigilator to ensure that examinations are conducted in accordance with the agreed alternative arrangements, including the allocation of extra time. As far as possible in other respects the usual rules for the conduct of examinations are observed.

If a student feels that their individually agreed needs have not been satisfactorily accommodated within the assessment process, students can refer to the Assessment Appeals and Complaints section within this document to request a review. It is important to ensure this request is received within the required timeframes. Requests for review will generally not be considered when they are submitted outside of these timeframes. Where an impairment has not been declared prior to an examination, this cannot be considered retrospectively, unless the student has a valid reason for not having declared it.

Academic Transcripts and Qualification Certificates

Where special arrangements within the assessment process have been put in place for students due to an impairment, this will not be indicated on their qualification certificate.

Request for Special Circumstances

Requests for alternative assessment requirements should be made to FINSIA at least five days in advance of the preferred assessment date, rather than using the online booking system. Requests should be sent to education@finsia.com along with any supporting evidence.

Students should note that late applications may not be accommodated due to difficulties in making the necessary arrangements at short notice.

Where a request for Special Circumstances has been declined, students may appeal against the decision by following the outlined process in the Assessment Appeals and Complaints section within this document.