



The professional
excellence pathway

Professional Qualifications and/or

Certificates

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 its Terms and Conditions periodically and issue a notice to all members and/or students advising of price rises to Membership, Professional Qualifications or program fees, which will take effect from a particular date. A period of 45 days prior to any changes will be notified to the member and/or student to your nominated email address.

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 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(s) that are required in their specific course. 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 (Risk & Risk Management) include a multiple-choice assessment. The Consumer Credit and Introduction to Business Banking modules of the Certified Professional Banker program are assessed through short answer case studies. All assessments are conducted under supervisory conditions via the Pearson's VUE assessment platform using a remote invigilation process. Students who fail PBF or CPB assessments, are able to re-attempt up to a maximum of three attempts without reapplication and confirmation from FINSIA. A re-sit fee is applicable. Full details, including the pricing, can be found on the LMS within your learning curriculum.

Chartered Banker modules are assessed through a 6,000 word assignment. The overall pass mark for each module is **60%**. If the module is graded as a fail, students are permitted to resubmit a revised assignment (a fee is applicable). Those students who qualify to complete their Chartered Banker qualification under the option of "Chartered Banker by Experience" will undertake a series of reflective statements, an assignment and an assessor interview aligned to a recognition of current competency process.

CISI – All courses are assessed by a computer based testing exam (re-sits incur additional cost).

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 assessments that consists of multiple choice questions 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 LMS 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 (at a minimum level of Affiliate) is mandatory whilst studying the Certified Professional Banker and Chartered Banker programs. 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.

In some instances, FINSIA may include complimentary or subsidised membership as part of the qualification enrolment.

For all Chartered Banker qualifications – in order to retain your designation Chartered Banker, you will be required to retain membership with FINSIA. This minimum membership level required is Associate. An additional annual post nominal designation fee will be added to your FINSIA membership upon renewal.

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.

If a replacement certificate is required (due to an incorrectly supplied address or the certificate being misplaced) a \$15 certificate reissue fee is to be paid to FINSIA prior to a replacement certificate being issued.

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; or
- 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 module(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 a Disability

Further detail on this is available on the FINSIA website.