SINGAPORE COLLEGE OF INSURANCE

WARNING NOTICE AGAINST CHEATING AND IMPERSONATION

ANY CANDIDATE CAUGHT WITH ANY FORM OF UNAUTHORISED MATERIAL AND/OR ELECTRONIC DEVICE OR GADGET (INCLUDING BUT NOT LIMITED TO MOBILE PHONE, PINHOLE CAMERA, SMART WATCH, TABLET AND/OR RECORDER) OR CAUGHT IN ANY ACTS OF CHEATING WILL BE GIVEN A MINIMUM DEBARMENT PERIOD OF SIX (6) MONTHS FROM SITTING ALL OF SCI'S FUTURE EXAMINATIONS (WHETHER THE CANDIDATE REFERRED TO THEM OR NOT). IN ADDITION TO BEING DISQUALIFIED FROM THE EXAMINATION THE CANDIDATE SAT FOR, HE/SHE WILL BE REPORTED TO THE COMPANY AND THE REGULATORY AUTHORITY.

SHOULD ANY CANDIDATE ATTEMPT TO USE ANY OTHER PERSON TO APPEAR ON HIS/HER BEHALF FOR THE EXAMINATION, THAT CANDIDATE AND THE PERSON WHO SO APPEARS WILL BE REPORTED TO THE POLICE, THE COMPANY AND THE REGULATORY AUTHORITY FOR APPROPRIATE ACTION TO BE TAKEN.

CANDIDATES MAY BE BARRED BY THE MONETARY AUTHORITY OF SINGAPORE (MAS) FROM ENTERING THE FINANCIAL INDUSTRY IF THEY ARE CAUGHT FOR CHEATING AND IMPERSONATION.

THE PROFESSIONAL INTEGRITY AND EXAMINATION ETHICS PLEDGE

IN ALL MY EXAMINATION/ASSESSMENT SESSIONS, I PLEDGE MYSELF TO THE FOLLOWING RULE OF ETHICAL CONDUCT:

I SHALL NOT ENGAGE IN ANY FORM OF UNETHICAL OR CHEATING MISCONDUCT THAT WOULD BRING DISREPUTE TO MYSELF, MY PROFESSION, MY COMPANY AND TO THE FINANCIAL INDUSTRY.

I SHALL UPHOLD THE HIGHEST LEVEL OF PROFESSIONAL INTEGRITY IN ALL MY DEALINGS AND BRING HONOUR TO MY PROFESSION.

SCI EXAMINATION RULES AND REGULATIONS FOR ON-SITE EXAMINATIONS

Candidates are advised to carefully read and familiarise themselves with all the rules and regulations set out below before registering and sitting for the SCI Examinations. Failure to adhere to any of the following rules and regulations may result in disciplinary actions, including voiding of examination registrations or results, disqualification or other measures deemed necessary to ensure the integrity of the SCI Examinations. As an administrator of the licensing and common industry examinations in Singapore, the SCI has the responsibility to monitor its candidates and report any information of those who breach the examination rules and regulations to the relevant regulatory authorities. Our invigilators have the right to subject any candidate acting in a suspicious manner to more detailed checks. Candidates have the sole responsibility to ensure that they comply with the examination rules and regulations at all times.

SCI is an industry examination centre and training institution. Candidates who come to SCI for examinations or courses must refrain from carrying out recruiting activities at SCI's premises. Those caught doing so by the SCI will be sent a warning letter; in addition, a copy of the warning letter will be sent to the principal office concerned.

By registering for the examination, candidates are deemed to have accepted the examination rules and regulations. Any candidate who fails to comply with these rules and regulations, including cases where impersonation is discovered retrospectively, may be disqualified, have their examination results invalidated, be barred from future examinations, or be subject to other disciplinary actions deemed appropriate by the SCI to safeguard the quality, security, and integrity of the examinations.

1. ON THE EXAMINATION DAY

1.1 Registration Identification Document (ID) Required

1.1.1 Candidates must bring two (2) forms of valid and current government issued photo ID, one of which must be the Singpass ID, and another a physical photo ID.

1.1.2 Candidates must present their Singpass ID via the Singpass App for identity verification and examination admission.

1.1.3 Candidates must ensure that they can access the Singpass App (including facial recognition login) and their Singpass ID is properly linked to their account before the scheduled examination.

1.1.4 Foreign candidates who are on Short-Term Visit Pass (STVP) may continue to present their valid Passport for identity verification.

1.1.5 Cancellation of examination registrations is not allowed. Our "Absence on Day of Examination", "Withdrawal & Rescheduling" policies remain unchanged. Please refer to the SCI website at: www.scicollege.org.sg for details.

1.1.6 Invigilators will strictly enforce the rule to turn away candidates who are unable to produce the required identification document or those whose names (as appeared on their identification document) do not match with the information provided to the SCI during registration via the SCI website. No appeals will be entertained, and no exceptions shall be made should the candidate be disallowed to sit for the examination due to the violation of the rule. The invigilator's decision is final.

1.1.7 Candidates who wish to make any changes to their Name, Identification Number and Date of Birth are required to make a prior appointment with the SCI to do so **during office hours at least ONE WORKING DAY** before their examination date. The invigilators will not be able to make the changes for candidates.

Candidates whose names/ID numbers do not match EXACTLY with those which are provided to the SCI at the time of their registration will be turned away and they will have to pay all fees to re-register again.

1.2 Admission Into SCI Examination Room

1.2.1 Candidates are to turn up at least **15 minutes ahead** of their examination start time as the examination room will only be opened for admission 15 minutes before the examination start time. If the queue is too long outside SCI's examination rooms, we may ask candidates to wait at the ground level of Suntec. There is no waiting area space at the SCI.

Candidates who arrive more than **30 minutes after** the commencement of the examination may not be allowed to sit for the examination and will be recorded as "Absent". If candidates are refused admission, their examination fees are **non-refundable, non-deferrable, and non-transferrable.**

1.1.2 Wearing of face masks is not compulsory with effect from 15 February 2023. Candidates who opt to mask up will be required to unmask for facial recognition during the identity verification by the invigilators. Candidates who exhibit flu-like symptoms and/or cough and without masks will be turned away by the invigilators.

1.1.3 Candidates must present their identification document to the invigilator for verification of identity before they are permitted to go to their examination seat. If deemed necessary, the invigilator reserves the right to request from candidates an alternative form of identification document in order to accurately verify their identity. Candidates are obligated to produce the alternative identification document upon request. Failing to do so they may be barred from sitting the examination. Notwithstanding that time may be taken by the invigilator to carry out the necessary verification of the alternative form of identification document, there will be no granting of additional time to the candidates in such occurrences. Should the alternative form of identification document still not match with the candidate's particulars submitted to the SCI during registration, the candidate will also be turned away.

1.1.4 Should any candidate attempt to use any other person to appear on his/her behalf, that candidate and the person who so appears will be reported to the police and/or relevant authority for appropriate action to be taken.

1.1.5 All personal belongings including all mobile/electronic devices or gadgets as well as all study materials and notes must be placed at the area designated for personal belongings. Candidates should not bring bulky items such as luggage, foldable bicycles and Personal Mobility Devices (PMDs) as there is no storage space at the SCI's premises for such bulky items. The SCI reserves the right to remove any unattended item from where it is found and to inspect it.

1.1.6 All mobile devices must be kept switched off and in the candidates' bags at all times at the area designated for personal belongings. Any candidate caught with any form of unauthorised material and/or electronic device or gadget (including but not limited to mobile phone, pinhole camera, smart watch, tablet and/or recorder) will be given a minimum debarment period of six (6) months from sitting all of SCI's future examinations (whether the candidate referred to them or not), in addition to being disqualified from the examination the candidate sat for.

1.2.7 The SCI will not be held responsible for loss of or damage to personal belongings due to whatever reason at any time during the examination or within SCI's premises. In addition, candidates are advised not to bring any unnecessary valuables to the examination. If candidates choose to do so, the SCI will not be held responsible for any loss of such items.

1.3 Calculator Policy

1.3.1 No calculator nor stationery will be provided. Candidates may bring their own non-programmable calculator (any model is acceptable). Calculators with any of the following features are **NOT** allowed:

- Programmable calculators; and/or
- Graphic or word display capabilities.

Candidates have the sole responsibility to ensure that it must not contain any pieces of paper, notes, etc. within the jacket/casing of their calculators.

1.4 During the Examination

1.4.1 To protect the integrity of the examination, when the examination has commenced, candidates **ARE NOT ALLOWED** to leave the examination room temporarily or otherwise without the consent of the Invigilator **EXCEPT** in the event of urgent necessity. In such exceptional cases, candidates who request to go to the washroom must not bring along their mobile phones or any other electronic devices or gadgets and must return to the examination room within ten minutes. Failing to do so, candidates will not be allowed back into the examination room and will be disqualified from the examination.

1.4.2 Candidates must maintain silence to avoid disrupting the other candidates. If a candidate requires any assistance, the candidate should seek the attention of the invigilator by raising his/her hand.

1.4.3 Candidates must sit in their allocated seats unless instructed otherwise by the invigilator or SCI Staff.

1.4.4 Candidates must abide by the instructions of the invigilator at all times until the end of the examination.

1.4.5 For examinations in computer-screen mode, candidates should ensure that they familiarise themselves with the operation of the computer and SCI examination system before commencing their examination.

1.4.6 Candidates who are found to be engaging in any of the following forms of misconduct in the SCI examination room, which includes (but may not be limited to):

- Referring to/using their mobile/electronic devices or gadgets or failing to switch them off;
- Taking photographs with any electronic devices;
- Harassment and bullying*;
- Littering;
- Drinking, eating (including chewing gum) or smoking;
- Cheating;
- Copying of examination questions;
- Sharing notes or any other examination materials with other candidates;
- Discussing with other candidates;
- Engaging in any disruptive or abusive behaviour towards anyone; and
- Vandalising any properties belonging to the SCI on purpose, such as the examination terminals during the examination

may be disqualified from the examination candidates sat for and/or debarred from future examinations.

*All forms of harassment including sexual harassment, and bullying are expressly forbidden at the SCI, including by physical, verbal or electronic means. Sexual misconduct/harassment is a serious issue which will not be tolerated by the SCI.

1.4.7 Candidates should refer to the time displayed on the computer screen of their allocated seats for the official start and end time for their examination.

1.4.8 If a technical glitch occurs, affected candidates might be reallocated to other examination terminals or rescheduled to take the examination at another available session. Requests for cancellation and/or refunds will not be allowed.

1.4.9 Candidates who encounter any technical problems should inform the invigilator immediately. Notification of such problems after the examination will not be entertained.

1.4.10 By attempting the examination, candidates are deemed to acknowledge all answers submitted through the examination system or on their answer scripts/answer sheets as final. Candidates who wish to raise a query about a question or think that there is an error in a question are required to e-mail their queries to the SCI directly.

1.4.11 The SCI reserves the right to request candidates who may be causing noise disturbance to others to stop the examination and leave the examination room. Candidate will need to re-register and re-pay all examination fees.

1.5 After the Examination

1.5.1 For examinations in computer-screen mode:

(a) Once the candidates have completed their examinations, candidates must follow the instructions on the computer to click on the "Finish" button.

(b) Candidates will collect their result slips from the invigilator in the examination room and check that the printed result slips belong to them before leaving the examination room.

(c) Candidates are required to return their used and un-used rough paper (intact) to the invigilator. Candidates are not to leave anything on the table.

1.5.2 Candidates must properly check and ensure that they have not left anything behind as the SCI cannot be held responsible for any lost items.

2 EXAMINATION RESULTS

2.1 The Result Slips that candidates receive after completing their examinations are official and all examination results awarded by the SCI are final. A Result Slip is an official written document certifying the examination outcome of the candidate in the examination concerned. The SCI will not, under any circumstances, entertain any appeals or requests for rechecking of results. Examination results are strictly confidential.

2.2 For CMFAS, CGI, HI, CRI, COP, DLI, DPFP, ChFC01-ChFC07 and ChFC09 examinations, candidates will receive their examination results immediately upon completion of the computer-screen mode examinations. For Advanced certificates, DGIRM, ADGIRM, and BCE examinations, the SCI will issue the SMART Result Slips to the candidate's email address recorded in the SCI system on the result released dates published on the SCI's website. As for the result for the Case Study Written Assessment (CSWA) of the ChFC08 module, those candidates who have passed the CSWA will receive the SMART Certificate of Completion for ChFC08 in accordance with the timeline published in the ChFC/S brochure. For Cert FPC, an Overall Programme Assessment Record SMART Certificate will be sent to the candidates' email address recorded in the SCI system within three weeks after the last assessment date.

3 CERTIFICATE PARCHMENT

3.1 For BCE, CMFAS, CGI, HI, CRI and COP examinations, no certificate parchment will be issued.

3.2 For DGIRM, ADGIRM, DPFP, DLI, ChFC®/S and CLU®/S examinations, the SCI will issue and send the respective SMART Certificate Parchment to the candidate's email address recorded in the SCI system.

4 CONFIDENTIALITY MATTERS

4.1 The content of the SCI Examinations and the study guides are proprietary and strictly confidential. Candidates are not allowed to copy, possess any photographic records of, or disclose the content or any part of the examination to any parties whatsoever.

4.2 The SCI reserves the right to take legal action against any candidate who infringes the company's intellectual property rights and will pursue all liable losses and damages incurred.

4.3 The SCI reserves the right, upon request by a candidate's employer, prospective employer or former employer, to release the candidate's official result if it is satisfied that the request is bona fide, e.g., to fulfil legal or regulatory requirements. This is regardless of whether the examination is registered or paid for by the candidate or his/her employer.

APPENDIX 1:

A. SSG-REGISTERED COURSES/EXAMINATIONS

1. Modular Certificate / Diploma / Advanced Diploma Programmes

i. Advanced Diploma in General Insurance and Risk Management (ADGIRM)
ii. Advanced Diploma in General Insurance and Risk Management (ADGIRM) - Self-Study
iii. Diploma In General Insurance and Risk Management (DGIRM)
iv. Diploma In General Insurance and Risk Management (DGIRM) - Self-Study
v. Diploma In Life Insurance
vi. Diploma In Life Insurance (DLI) - Self Study
vii. Diploma in Personal Financial Planning (DPFP)
viii. Diploma in Personal Financial Planning (DPFP) – Self Study
ix. (MC) Certified Private Wealth Specialist

B. NON-SSG-REGISTERED COURSES/EXAMINATIONS

1. Basic Level Programmes

Basic Competency Examination (BCE)

2. Certificate Of Proficiency (COP) Programmes

i. Certificate of Proficiency in Travel Insurance
ii. Certificate of Proficiency in Foreign Domestic Worker Insurance
iv. Certificate of Proficiency in Foreign Worker Insurance
v. Certificate in Motor Insurance for Motor Dealers

3. Executive Certificate / Certificate Level Programmes

i. Capital Markets and Financial Advisory Services (CMFAS) Examinations
    a. Rules and Regulations for Financial Advisory Services (CMFAS Module 5) – provision ceased on 28 March 2024.
    b. Collective Investment Schemes (CMFAS Module 8)
    c. Collective Investment Schemes II (CMFAS Module 8A)
    d. Life Insurance and Investment-linked Policies (CMFAS Module 9)
    e. Life Insurance and Investment-linked Policies II (CMFAS Module 9A)
    f. Rules, Ethics and Skills for Financial Advisory Services (CMFAS Module RES5)
    g. Collective Investment Schemes (CMFAS Module CM-CIS {M8 + M8A})
    h. Life Insurance and Investment-linked Policies (CMFAS CM-LI {M9 + M9A})
    i. Life Insurance, Investment-linked Policies and Collective Investment Schemes (CMFAS CM-LIC {M8 + M8A + M9 + M9A)
ii. Certification in General Insurance Modular Examinations
    a. Basic Insurance Concepts and Principles (BCP)
    b. Personal General Insurance (PGI)
    c. Commercial General Insurance (ComGI)
iii. Certificate in Health Insurance (CHI)
iv. Certificate in Reinsurance (CRI)
v. Certificate in Financial Needs Analysis and Plan Construction (Cert FPC)
vi. Certificate in General Insurance Broking
vii. Certificate in Insurance Claims (Property and Casualty)
viii. Certificate in ASEAN Insurance Market Practices (Underwriting & Claims) (Singapore)
ix. Climate and Environmental Risk Management in ASEAN: Foundation Certificate
x. Certificate in Climate and Environmental Risk Management in ASEAN (Singapore)

4. Chartered Level Programmes & Others

i. Chartered Financial Consultant/Singapore (ChFC/S)
ii Executive Charted Financial Consultant/Singapore (ChFC/S)
iii. Chartered Life Underwriter/Singapore (CLU/S)