

SCI EXAMINATION RULES AND REGULATIONS

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 the administrator of the licensing and common industry examinations in Singapore, 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 on SCI's premises. Those caught doing so by SCI will be sent a warning letter; in addition, a copy of the warning letter will be sent to the principal office concerned.

1. REGISTRATION

- 1.1 For non-CPE-registered examinations, registrations must be done online on the SCI website. It is the sole responsibility of the candidates to ensure that all details (e.g. name, ID number, examination module, date, session, etc.) are correct before submitting their registration. It is also the responsibility of the candidate to check and ensure that he/she does not register for an examination from which he/she has already passed or is exempted from. Examination fees are non-refundable, non-deferrable and non-transferrable.
- 1.2 For CPE-registered examinations, candidates must first make an appointment with SCI to sign the Advisory Note and Student Contract as required under the Private Education Act (Chapter 247A). Before signing the Advisory Note and Student Contract, candidates have to first check if they have met the minimum entry requirements.

(Please see **Appendix 1** for the list of CPE-registered and non-CPE-registered examinations conducted by SCI.)
- 1.3 On the day of the appointment for the signing of the Advisory Note and Student Contract at SCI, candidates must bring along their relevant original educational certificates and NRIC/Passport/Employment Pass/Work Permit/S Pass and allow SCI to make a photocopy of these documents for its records.
- 1.4 By registering for the examination, candidates are deemed to have accepted the examination rules and regulations. Candidates who fail to comply with any of the examination rules and regulations may be disqualified or barred from future examinations, or be subject to other disciplinary actions deemed appropriate by SCI to ensure the quality, security and integrity of the examinations.

2. ON THE EXAMINATION DAY

2.1 Registration Identification Document (ID) Required

- 2.1.1 Candidates **must** produce the **same Registration ID** as the one that they had registered with, before they can be allowed to sit for the examination:
 - **For Singapore Citizens or Singapore Permanent Residents:** NRIC
 - **For Foreigners:** Valid Passport, Employment Pass, Work Permit OR S Pass*
(*S Pass does not refer to Student's Pass)

Candidates, who are Regulars or Full-time National Servicemen (NSFs) belonging to (Singapore Armed Forces/Singapore Police Force/Singapore Civil Defence) **must** produce their valid and original SAF/SPF/SCDF Card, respectively in order to be allowed to sit for the examination.

NO other types of Registration IDs are allowed. **Strictly NO** soft copy or photocopied version is allowed for any of the above Registration IDs.

2.1.2 **Candidates must ensure that their names and identity numbers on their IDs exactly match the information provided to SCI during their examination registration.**

2.1.3 Invigilators will strictly enforce the rule to turn away candidates who are unable to produce the required Registration ID or those whose names and ID numbers do not match the information provided to SCI during their examination registration. 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.

2.1.4 SCI will not entertain any changes to candidate or examination information at the time of examination admission. Any candidate who wishes to make any changes to his/her Registration ID type or Registration ID number on his/her Registration ID is required to come in person to SCI with valid and original supporting documents:

- **at least half an hour** before the examination if the candidate's **examination time is before 5:00pm.**
- **before 5:00pm on the day of the examination** if the candidate's **examination time is after 5:00pm.**

Candidates will not be permitted to sit for the examination if their request for correction/change is not submitted to SCI by this timeline.

2.2 Admission Into SCI Examination Room

2.2.1 The examination room will be open 10 minutes before the scheduled examination start time. It is the responsibility of the candidates to check the notice board outside the examination room to ensure that their names are shown on the allocated examination session, and to confirm their allocated examination room (which may be different from the room indicated on the candidates' Confirmation of Examination Registration email) before entering the allocated examination room. There is no waiting area at the examination venue.

2.2.2 It is the responsibility of the candidates to ensure that they arrive at the examination room on time, taking into account the time needed for security clearance at the Suntec Tower Two lobby, Security Counter. Candidates who arrive more than **30 minutes after** the commencement of the examination will **NOT** be allowed to sit for the examination and will be recorded as being "Absent". If candidates are refused admission, their examination fees are **non-refundable, non-deferrable, and non-transferrable.**

2.2.3 Candidates must present their Registration ID 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 ID in order to accurately verify their identity. Candidates are obligated to produce the alternative ID upon request, failing which, they may be barred from sitting the examination. Even if time may be taken by the Invigilator to carry out the necessary verification of the alternative form of ID, there will be no granting of additional time to the candidates in such occurrences.

- 2.2.4 In the course of the examination, candidates will need to have their IDs verified again by the Invigilator. Candidates are required to place their Registration ID on the designated area on their tables. The Invigilator reserves the right to disallow candidates from continuing with the examination should the identity of the candidates be in doubt.
- 2.2.5 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.
- 2.2.6 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. SCI reserves the right to remove any unattended item from where it is found and to inspect it.
- 2.2.7 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.
- 2.2.8 **ONLY** the following items may be placed on each candidate's desk:
- Candidate's Registration ID;
 - Calculator (refer to Calculator Policy below);
 - Pen and/or Pencil; and
 - Rough paper(s) provided by SCI.
- 2.2.9 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.

2.3 Calculator Policy

- 2.3.1 Only silent hand-held calculators are allowed for all SCI Examinations.
- 2.3.2 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 if their calculators have a jacket or casing, it must not contain any pieces of paper, notes, etc. within the jacket/casing. The Invigilator reserves the right to check the jacket/casing for any unauthorised materials.

- 2.3.3 The Invigilator reserves the right to inspect any candidate's calculator to determine if the calculator adheres to SCI's Calculator Policy. If deemed necessary, the calculator may be disallowed for use. It will be retained by the Invigilator until the end of the examination. There will be no granting of additional time in such occurrences.

2.4 During the Examination

- 2.4.1 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 phone 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. Candidates' timing on washroom visits (to and fro) will be recorded by the Invigilator based on the Invigilator's computer system time.
- 2.4.2 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.
- 2.4.3 Candidates must sit in their allocated seats, unless instructed otherwise by the Invigilator or SCI Staff.
- 2.4.4 Candidates must abide by the instructions of the Invigilator at all times until the end of the examination.
- 2.4.5 For examinations in computer mode, candidates should ensure that they familiarise themselves with the operation of the computer and SCI examination system before commencing their examination.
- 2.4.6 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;
 - 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 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.
- 2.4.7 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.
- 2.4.8 For written examinations, candidates should refer to the time displayed on the clock at the front of the examination room for the official start and end time for their examination.
- 2.4.9 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.
- 2.4.10 Candidates who encounter any technical problems should inform the Invigilator immediately. Notification of such problems after the examination will not be entertained.
- 2.4.11 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.

2.5 After the Examination

2.5.1 For examinations in computer mode:

- (a) once the candidates have completed their examinations, candidates have to follow the instructions on the computer to click on the “Finish” button.
- (b) candidates must produce their Registration ID for verification when collecting the Result Slips from the Invigilator. It is the sole responsibility of the candidate to check thoroughly to ensure that the **NAME** and **IDENTIFICATION NUMBER** printed on the Result Slips are correct before leaving the examination room. If any discrepancy or error is found, the candidate must bring it to the attention of the Invigilator immediately.
- (c) Candidates are required to surrender all their rough paper (whether used or unused) to the Invigilator before leaving the examination room.

2.5.2 For written examinations:

- (a) candidates must stop writing immediately once the Invigilator has announced that the examination has ended.
- (b) where Question Papers have been issued to the candidates, candidates are required to surrender the Question Papers and rough paper (whether used or unused) to the Invigilator before leaving the examination room.

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

3. EXAMINATION RESULTS

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

3.2 For CMFAS, CGI, HI, CRI, COP, DLI and ChFC09 examinations, candidates will receive their examination results immediately upon completion of the computer mode examinations.

3.3 For BCE examination, SCI will send the Result Slips directly to the candidates' mailing addresses by ordinary post (as specified in the candidates' online User Account) one (1) month from the last examination date.

3.4 For Cert FPC, Advanced Certificate, DGIRM, ADGIRM and ChFC08 examinations, SCI will send the Result Slips directly to the candidates' mailing addresses by ordinary post (as specified in the candidates' online User Account) two (2) months from the last examination date.

4. CERTIFICATE PARCHMENT

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

4.2 For Cert FPC, Advanced Certificates, DGIRM, ADGIRM and DLI examinations, SCI will send the relevant certificate parchments by ordinary post to eligible candidates upon successful completion of that particular level, in accordance with the release date stated in the SCI website.

4.3 For ChFC/S and CLU/S examinations, candidates will be notified when the relevant certificate parchments are available for collection. The candidates will have to personally collect their certificate parchments from SCI during our office hours.

5. CONFIDENTIALITY MATTERS

5.1 The content of the SCI Examinations and the study guides is 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.

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

5.3 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. CPE-REGISTERED COURSES/EXAMINATIONS

1. Diploma / Advanced Diploma Programmes

- i. Advanced Certificate in General Insurance Broking
- ii. Advanced Certificate In General Insurance Underwriting And Claims Handling
- iii. Advanced Certificate In Life And Health Insurance Underwriting And Claims Handling
- iv. Advanced Certificate in Reinsurance
- v. Advanced Diploma In General Insurance And Risk Management (ADGIRM)
- vi. Advanced Diploma In General Insurance And Risk Management (ADGIRM) - Self-Study
- vii. Diploma In General Insurance And Risk Management (DGIRM)
- viii. Diploma In General Insurance And Risk Management (DGIRM) - Self-Study
- ix. Diploma In Life Insurance
- x. Diploma In Life Insurance (DLI) - Self Study
- xi. Preparatory Course For Chartered Insurance Institute (CII) Level 4 Diploma In Insurance (QCF)
- xii. Preparatory Course For Advanced Diploma Of The Chartered Institute Of Loss Adjusters

B. NON-CPE-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 Card Protection Insurance
- iii. Certificate of Proficiency in Foreign Domestic Worker Insurance
- iv. Certificate of Proficiency in Foreign Worker Insurance
- v. Certificate of Proficiency in Electrical Protection Insurance
- vi. Certificate in Motor Insurance for Motor Dealers
- vii. Certificate of Proficiency in Mobile Device Insurance

3. Certificate Level Programmes

- i. Capital Markets and Financial Advisory Services (CMFAS) Examinations
 - a. Rules and Regulations for Financial Advisory Services (CMFAS Module 5)
 - 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)
- 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)

4. Chartered Level Programmes & Others

- i. Chartered Financial Consultant/Singapore (ChFC/S)
- ii. Chartered Life Underwriter/Singapore (CLU/S)