Please read all the rules and regulations set out below carefully before registering for the IBF Examinations. Failure to adhere to any of the rules and regulations may result in disciplinary action, including voiding of examination registrations or results, disqualification from future examinations or other measures deemed necessary to ensure the integrity of the IBF Examinations.

As an administrator of the licensing and industry examinations in Singapore, IBF may also report candidates who breach the Examination Rules and Regulations to the relevant regulatory authorities. As an examination candidate, it is your responsibility to ensure that you comply with the examination rules and regulations at all times.

1. REGISTRATION

1.1 IBF will release its examination calendar at least 2 months in advance. Dates or sessions which are shown as available on the IBF Portal examinations calendar can be selected for registration.

1.2 All examination registrations must be done through the IBF Portal. As an examination registrant (either in your personal capacity as a candidate or as an appointed administrator handling examination registrations on behalf of candidates from your company), it is your responsibility to ensure that all candidate details are accurate before submitting your registrations.

1.3 Candidates may register for an examination any time before 12 pm, 1 business day before their preferred examination date, subject to seat availability.

1.4 Candidates can register for multiple examination papers within the same transaction on the IBF Portal. However, candidates may not register for multiple examination papers within the same examination session (i.e. same examination date and time).

1.5 Examination fees are non-refundable and non-transferrable to other candidates.

2. RESCHEDULING OF EXAMINATION DATES

2.1 Candidates are only allowed to reschedule the examination that is registered in their own name. Candidates have to reschedule the examination through the IBF Portal by 12pm, 1 business day prior to the original examination date. An administrative fee of $81.75 (inclusive of GST) will be charged for each rescheduling of the examination session.

2.2 Candidates can only reschedule their examination to a date that is available as shown on the examination calendar, accessible via their Portal account (i.e. if a candidate has registered for an examination in March and intends to reschedule the session to a later date in Dec, this will not be possible. The candidate can only reschedule to an examination session either in Apr or May, subject to availability.)
3. CHANGES TO EXAMINATION REGISTRATION OR CANDIDATE DETAILS

3.1 Candidates must ensure that the name and identification number on their identification document matches the information provided for the examination registration. Where there are subsequent changes to any of the identification information provided to IBF at the point of examination registration, candidates are required to write into IBF (exams@ibf.org.sg) before 12pm, 3 business days before their registered examination date on the changes, together with their supporting documentation. Candidates will not be permitted to sit for the examinations if their request for corrections/changes are not submitted to IBF by this deadline.

3.2 The following changes are strictly not allowed:

3.2.1 Changes to other examination modules or papers; and

3.2.2 Transfers to other candidates.

4. ON THE EXAMINATION / ASSESSMENT DAY

4.1 Identification Documents

4.1.1 Candidates are required to bring their valid and original valid photo identification document (NRIC, passport, Singapore driver licence, SAF Identity Card) that were used to register for the examinations. Candidates can also use the identification document (NRIC, Singapore driver licence) in their Singpass mobile app as proof of documentation. Candidates are responsible for ensuring that the name and identity number on the identification document matches the information provided to IBF during examination registration. In the event of any discrepancy, candidates will not be allowed to sit for the examination and will have to enrol for another examination session. No refund of examination fees will be given.

4.1.2 The identification document must be issued by a National Government and must include the candidate’s name, date of birth, passport/identification number, expiry date (where applicable), name of the country that issued the identification document and a photograph of the candidate. Any passport cards, national identification cards, limited travel documents, internal passports and passports that are clipped, hole-punched or marked cancelled will not be accepted as valid forms of identification.

4.1.3 IBF will not accept any changes to candidates’ information on the examination day. Candidates are responsible for ensuring that their personal identification information is correctly reflected in their examination registrations. Please refer to Section 3 if candidates wish to change their personal identification information before the examination day.

4.1.4 Any candidate who fails to produce a valid identification document will be graded as “Absent”. 
4.2 **Registration and Admission to IBF Assessment Centre**

4.2.1 Candidates will be allowed to enter the IBF Assessment Centre 15 minutes before the start of the examination. Candidates who arrive at the Assessment Centre later than **15 minutes after** the commencement of the examination will **NOT** be allowed to sit for the examination and will be graded as “**Absent**”. The time will be based on the World Clock in the Assessment Centre, and CCTV recorded. If you are refused admission because you are late, your examination fees are **non-refundable, non-deferrable, and non-transferrable**.

4.2.2 During entry and re-entry into the examination room, IBF Assessment Centre personnel has the right to inspect candidates’ personal belongings, clothing and eyeglasses to ensure that they are not carrying unauthorised devices into the examination room. The IBF examination room is also monitored by CCTV. IBF reserves the right to inspect, remove and confiscate any item brought into the Assessment Centre which does not comply with the examination rules or regulations, or may interfere with the examination processes.

4.3 **Personal Belongings**

4.3.1 Candidates must place all personal belongings (including reading materials, handphone or other electronic devices) on the floor beside their seats during the examination. All handphones and electronic devices must be switched off.

4.3.2 **ONLY** the following items may be placed on each candidate’s desk:

- Candidate’s identification document;
- Non-programmable Calculator, where applicable (refer to Calculator Policy set out in Section 4.4); and
- Lead Pencils (Blank papers will be provided by IBF for rough workings and calculations; Mechanical pencils are not allowed).

Candidates who arrive early will be allowed to revise for the examination at their seats but will be required to keep all reading materials and place them on the floor prior to the start of the examination.

4.3.3 IBF will not be held responsible for losses or damages of candidates’ personal belongings due to whatever reason, at any time during the examination or within the IBF Assessment Centre.

4.4 **Calculators**

4.4.1 The examination invigilator will inspect candidates’ calculators before the start of the examination. Candidates are to ensure that their calculators remain on their desks in clear view.

4.4.2 Only silent hand-held calculators with basic arithmetic features are allowed for all IBF Examinations.

4.4.3 Calculators with any of the following features are **NOT** allowed:

- Programmable calculators;
- Calculators with graphic or word display capabilities; or
- Calculators which allow storage and retrieval of information.
4.4.4 If the candidates’ calculator has a jacket or a case, they are to ensure that it does not contain any pieces of paper or cloth, etc. The examination invigilator will inspect candidates’ calculator if it has a jacket or case.

4.4.5 The examination invigilator may inspect any candidate’s calculator to ensure that it complies with the Examination Rules and Regulations. Candidates will not be given additional time for such inspections.

4.5 Rescheduling of Examinations and Waiver of Rescheduling Fees under Exceptional Circumstances

4.5.1 If a candidate is unable to take his examination on the scheduled examination date due to the following exceptional circumstances (non-exhaustive),

a) Sickness or ill health, with a valid medical certificate (MC);
b) Compassionate reasons e.g. bereavement of immediate family members;
c) Disabling accident or injury to self;
d) Court appearance (self); or
e) National service (NS) in accordance with Enlistment Act,

he must write in to IBF Examinations (exams@ibf.org.sg) on the reasons, with a copy of the relevant supporting documents e.g. medical certificate, death certificate, court or NS notification, within 3 business days from the scheduled examination date.

In such situations, IBF will grant the candidate a “free reschedule” for the examination session. Please note that the candidate must log into his IBF Portal account to reschedule his new examination date, latest, by 2 weeks from the end date stated in the supporting document.

If a candidate fails to reschedule the examination within the stipulated timeline, the fee waiver will expire, and he must pay full fees to re-register for the examination. No further extension of expiry date will be awarded.

4.6 During the Examination

4.6.1 Candidates are to sit according to the seat allocated to them set out in the reminder email sent to them 1 business day before their registered examination, unless instructed otherwise by the examination invigilator or IBF staff.

4.6.2 Candidates may only commence the examination at the scheduled examination start time. Candidates who are seated before the scheduled examination start time will not be able to login to start the examination. However, candidates are encouraged to click on the “Demo” button to familiarise themselves with the navigation and controls of the system.

4.6.3 Candidates are to maintain silence to avoid disturbing other candidates. If candidates require assistance, they are to seek the attention of the examination invigilator by raising their hand.

4.6.4 Candidates are not allowed to consume food or beverage (other than plain water) in the examination room.

4.6.5 Candidates are to refer to the countdown time indicator displayed on the top right corner of the computer screen to check the remaining time for their examination.
4.6.6 If candidates encounter any technical problems, they are to inform the examination invigilator immediately.

4.6.7 If a technical glitch occurs, affected candidates may be reallocated to other examination terminals or rescheduled to take the examination on another available session.

4.6.8 To protect the integrity of the examinations, when the examination has commenced, candidates **ARE NOT ALLOWED** to leave the examination room temporarily or otherwise without the consent of the examination invigilator, **EXCEPT** in the event of urgent necessity (i.e. toilet breaks). In such exceptional cases, candidates must **not** bring along their mobile phones or any other electronic devices or gadgets and must return to the examination room within 5 minutes. If they fail to do so, candidates will **not** be allowed back into the examination room and will be disqualified from the examination. Candidates’ time away will be recorded by the examination invigilator based on the countdown timer on the candidate’s computer screen.

4.6.9 Candidates who engage in any misconduct or are suspected of cheating or tampering with the computers will be dismissed from the IBF Assessment Centre immediately and further investigation and disciplinary actions may be taken by IBF. Please refer to Section 8 for details.

4.7 **After the Examination**

4.7.1 Candidates’ examination results will be displayed on the computer screen after they have completed their examinations. Candidates are not allowed to take a photo of the results. An e-copy of candidates’ examination results will also be downloaded to their [IBF Portal](https://ibf.org.sg) account after 1 business day. Candidates are to alert the examination invigilator if they have finished their examinations before the scheduled end times and would like to leave the IBF Assessment Centre.

4.7.2 Candidates are required to return all working papers or written materials to the examination invigilator at the end of the examinations. Candidates are not allowed to remove any of the working papers or written materials from the IBF Assessment Centre.

4.8 **Post Examination Interviews or Surveys**

4.8.1 IBF may require candidates to attend an interview or undertake a survey in respect of their completed examinations. Candidates are required to co-operate fully with IBF, its appointed agents or relevant authorities, in any such interviews or surveys, including providing all necessary and relevant information.

### 5. **STUDY GUIDES**

5.1 After candidates have successfully registered for an examination, the candidates can access a pdf copy of the study guide via the [IBF Portal](https://ibf.org.sg) account. Their access to the study guides will expire after their examination dates. Please refer to the **Exams FAQs** for more information.

5.2 Candidates are responsible for ensuring that they have the latest version of the study guides. IBF will inform all registered candidates if there are major updates to the study guides. Other minor updates to the study guides will be published on the [Study Guides Updates Page on the IBF website](https://ibf.org.sg).
6. EXAMINATION RESULTS

6.1 All examination results awarded by IBF are **final**. IBF will **not** entertain any appeals or requests for rechecking of results under any circumstances. IBF reserves the right to withhold the release of and/or void the examination results of candidates who are in breach of any of the Examination Rules and Regulations or who engage in any act of misconduct or irregularities.

7. CONFIDENTIALITY MATTERS

7.1 The content pertaining to the IBF Examinations including the examination questions and the study guides are the **copyrighted** property of the IBF. Unauthorized retention, possession, copying, distribution, disclosure, discussion, or receipt of any examination questions and/or answers, in whole or in part, by written, electronic, oral or other form of communication, including but not limited to e-mailing, copying or printing of electronic files, and reconstruction through memorization and/or dictation, before, during, or after an examination, is strictly prohibited.

7.2 Detailed examination scores and responses to examination questions are measurement information and are part of a candidate’s examination record. This information is owned by the IBF. This information is not the property of the candidate and will not be provided to candidates.

7.3 IBF reserves the right, upon request by a regulator, candidate's employer, prospective employer or former employer to release a candidate's examination result if it is satisfied that the request is **bona fide**, e.g. to verify the candidate’s fulfilment of legal or regulatory requirements. This is regardless of whether the examination is registered or paid for by the candidate or his/her employer.

8. DISCIPLINARY ACTIONS

8.1 Any candidate who breaches any of the Examination Rules and Regulations or engages in any form of misconduct, which includes, but is not limited to:

   i. Creating a disturbance during the examination;

   ii. Giving or receiving assistance on the examination, attempting to communicate with fellow candidates or other persons, and/or using books, papers, or other study aids during the examination;

   iii. Working on the examination during a time not authorised by the examination invigilator;

   iv. Removing or making copies of examination materials or notes, in either hardcopy or softcopy form, from the examination venues or platform;

   v. Falsification of information on registration and or taking part in an act of impersonation or other forms of cheating;
vi. Failing to follow the directions of the examination invigilator before, during, and after the examination;

vii. Using unapproved calculators, mobile phones, cameras, headsets, computers, tablets, wearable technology such as fitness tracking devices, smart watches, or any other remote communication or photographic devices, during the examination;

viii. Asking for, knowingly receiving, or using unauthorised examination preparatory materials that violate IBF’s copyright when preparing for the examination;

ix. Sharing IBF examination content with others during or after the examination;

x. Taking photographs or videos/audio recordings with any electronic devices in examination room;

xi. Copying of examination questions;

xii. Vandalising any property belonging to IBF, such as the examination terminals during the examination;

xiii. Failing to cooperate in any review, investigation or proceeding that IBF may initiate as a result of any irregularities uncovered;

xiv. Engaging in any other conduct that could be considered by IBF to compromise or attempt to compromise the reputation, integrity, validity, or security of the IBF or IBF examinations; and

Failing to comply with any IBF examination rules as amended from time to time, will be liable to disciplinary actions from IBF.

8.2 A candidate is required to co-operate fully with IBF, its appointed agents or relevant authorities, in any investigation on irregularities of an examination, suspected or otherwise, including providing all necessary and relevant information.

8.3 IBF reserves the right to share these information and findings of the investigation to the candidates’ employer and relevant authorities, including the Monetary Authority of Singapore.

8.4 The IBF has the discretion to impose the appropriate disciplinary actions for the offence committed with regard to the facts and circumstances of each case. Possible Disciplinary Actions include the following:

i. Verbal Warning;

ii. Letter of Warning;

iii. Revocation of Examination results; or

iv. Temporary Suspension from taking Examinations for a specified period.

8.5 As the administrator of the licensing and common industry examinations in Singapore, IBF has the responsibility to monitor its candidates and report any information of those who breach or suspected
of breaching the Examination Rules and Regulations to the relevant regulatory authorities including, but not limited to the employer of the candidate.

8.6 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.

9. OTHER GENERAL RULES

9.1 Candidates must ensure that all information provided to IBF is true and correct. Candidates may be disqualified or have their results voided if they provide false personal particulars in their registration or in any form to IBF.

9.2 Candidates must not engage in any abusive, threatening, disruptive, disorderly, or inappropriate conduct while they are at IBF, or towards IBF employees.

9.3 IBF reserves the right to cancel and/or reschedule an examination session. In the event of any unforeseen circumstances (e.g. power failures, natural disasters, technical failures, civil unrest, other emergencies, etc.), IBF will make arrangements for affected candidates to reschedule their examination sessions as soon as practicable.