

ACCREDITED MORTGAGE PROFESSIONAL OF CANADA DESIGNATION PROGRAM REGULATIONS

I. INTERPRETATION

1.01 Definitions

The following words and phrases shall have the following meanings:

“AMPC” means the Accredited Mortgage Professional of Canada designation of Mortgage Professionals Canada;

“AMPC Courses” means the four required courses within the AMPC Designation Program that is offered by distance by the Real Estate Division, with each being an “AMPC Course”;

“AMPC Designation Program” means the designation program offered by the Real Estate Division that meets the educational requirement for obtaining the AMPC designation from Mortgage Professionals Canada;

“Candidate” means an individual who has registered for the AMPC Designation Program;

“Candidate Agreement” means the mandatory set of terms that govern a Candidate’s conduct with respect to an Examination;

“Course Resources Webpage” means a Candidate’s designated course webpage for the AMPC Designation Program found on the Real Estate Division website
www.realestate.ubc.ca;

“Director” means the Director or Associate Director responsible for the AMPC Designation Program;

“Examination” means the required examination that Candidates must successfully pass in order to complete the AMPC Designation Program;

“Mortgage Professionals Canada” or “MPC” means the Association with an office at 401 – 2005 Sheppard Avenue East, Toronto, ON, M2J 5B4;

“Real Estate Division” means a division of the Sauder School of Business at The University of British Columbia;

“Scheduled Examination” means a regularly scheduled Examination at a date and at a time as determined by the Real Estate Division;

“Special Examination Centre” means an examination centre established at the request of the Candidate for the writing of a Scheduled Examination;

“University” means the University of British Columbia.

1.02 Miscellaneous

(1) Where the context requires it, the masculine shall include the feminine and vice-versa and the singular shall include the plural and vice-versa.

(2) Regulations and fees may change from time to time without notice.

(3) These regulations are also posted on the Real Estate Division website. In case of conflict, the posted version is considered to be the official version.

II. PROGRAM REQUIREMENTS

2.01 Admissions & Registrations

Admission and registration requirements for the AMPC Designation Program are determined by MPC and may be subject to change without notice to the Candidate.

2.02 Completion of the Program

Candidates must complete the AMPC Courses and pass the Examination within two years of registration into the AMPC Designation Program.

2.03 Examination Eligibility

A Candidate who has successfully completed all of the AMPC Courses will become eligible to register to write the Examination.

2.04 Examination Registration

(1) A Candidate must register for an Examination at least one month prior to their desired Scheduled Examination Date.

(2) The exact time and location of the Examination will be posted on a Candidate’s Course Resources Webpage at least 10 days prior to the Examination.

(3) A Candidate must agree to all of the terms contained in the Candidate Agreement prior to registering for an Examination.

(4) A Candidate who has registered for an Examination may apply to have their Examination date changed to another Scheduled Examination, but may only do so if it is more than 30 days prior to their original Examination date and the Candidate pays a rescheduling fee of \$95. Otherwise, if the Candidate wishes to register for another Examination, he or she must pay all applicable Examination fees.

(5) Candidates who have physical, sensory, or specific learning disabilities and wish to have appropriate accommodation must contact MPC at least 60 days prior to their Examination date.

2.05 Special Examination Centres

(1) A Candidate who wishes to write an Examination at a location not regularly offered by the Real Estate Division may apply for a Special Examination Centre to be established for their Examination.

(2) Special Examination Centre applications must be made at least 30 days prior to the Scheduled Examination date of their choice, and must be accompanied with an application fee of \$200.

(3) A Special Examination Centre application will not be accepted for a Special Examination Centre that is located within 100 kilometres of an already established examination centre.

(4) A Candidate may cancel their Examination at a Special Examination Centre at least 30 days before their Examination date; otherwise, the Candidate will forfeit their \$200 application fee.

(5) Applications to establish a Special Examination Centre outside of Canada will not be accepted.

2.06 Photo Identification at Examinations

(1) A Candidate will not be permitted to write an Examination unless they present, at the Examination centre on the day of the Examination, one of the following types of picture identification in the name in which the Candidate originally registered for the Examination:

(a) a valid and current provincial driver's licence which has a picture of the Candidate (interim driver's licences are not acceptable);

(b) a valid and current passport containing a picture of the Candidate;

(c) a valid and current official identification card issued by either the Federal Government of Canada, or by one of the provincial governments, containing a picture of the Candidate;

(d) a valid and current official employment picture-identification card issued by one of the provincial governments or by the Federal Government of Canada, containing a picture of the Candidate.

(2) The Real Estate Division has the sole discretion to determine whether Regulation 2.06(1) has been met in the particular case.

2.07 Conduct of Examinations

(1) Examinations may be written in English or French.

(2) Examination administration is based solely on the requirements as set by MPC, and may change from time to time without notice.

(3) Candidates arriving late to the Examination will not be granted any additional time to write their

Examination, nor will late Candidates be permitted to write their Examination if another Candidate has already left the Examination room.

(4) All multiple choice question answers must be recorded in the specified format, in pencil, on a computer answer sheet. Answers recorded in any other manner will not be considered.

(5) Smoking is not permitted during the Examination.

(6) Candidates must not bring any scrap paper into the Examination room and must not refer to any notes, books, calendars, dictionaries, or amortization tables.

(7) Candidates may use cordless, silent, hand-held calculators to aid in calculations during the Examination, if required. Calculators may not be both programmable and alphanumeric. No other calculators will be permitted without the written permission of the Real Estate Division.

(8) Electronic devices, including, but not limited to: cameras, digital cameras, pinhole cameras, video cameras, digital video cameras, pagers, cellular phones, personal data assistants, listening devices, laptop computers, netbooks, tablets, iPads, iPhones, iPods, digital music players, pen recorders, any device capable of sending or receiving wireless signals, and any device capable of capturing digital images or recording video is not permitted in the Examination room.

(9) A Candidate must take reasonable care to ensure that other Candidates cannot see their Examination answers. If it is determined that answer-copying or collusion has occurred through invigilation, statistical analysis, or any other means, all Candidates involved will be subject to the penalties described in Regulation 3.02(5).

(10) Candidates must not communicate with, receive assistance from, pass a calculator to, or copy from the Examination materials of another Candidate. Any such communication between candidates will result in the immediate confiscation of the Examination

materials of both candidates and potential discipline under Regulation 3.02(5).

(11) Once the Examination has commenced, a Candidate must not leave the Examination room without the permission of an examiner, unless the Candidate has handed in their Examination to the examiner. A Candidate who leaves the Examination room without permission will not be permitted to return to the Examination room.

(12) The Examination time is three hours, and Candidates must cease writing as soon as the examiner has declared the Examination time to be over.

(13) Upon completion of the Examination, Candidates are to return all Examination materials, including the exam question booklet and any extra stationery that was provided for the Candidate's use, into the Examination envelope. All Examination materials including, question booklets, computer answer sheets or booklets, scrap papers, and any writing instruments provided are the property of the Real Estate Division and must be forfeited with the rest of the Examination materials.

(14) Candidates must not disclose or discuss the content of the Examination with anyone, and must not record, disclose, discuss, publish, reproduce or transmit any Examination question or answer, including but not limited to, questions, answers or topics, in whole or in part, in any form or by any means whatsoever (orally; in writing; electronically through a variety of means, including, but not limited to, text messaging, Facebook, Twitter, email and blogging; Internet "chat room", message board, forum; or otherwise) at any time.

(15) At all times and without prior notice, the Real Estate Division retains the right to prohibit any items for the effective administration of the Examinations and to ensure the integrity of the Real Estate Division's Examination security measures.

(16) Candidates do not have any right to inspect or review the exam question booklet, computer answer sheet, scrap papers or any Examination materials upon completion of the Examination.

(17) Any candidate found to have disclosed any Examination content, including but not limited to questions, answers or topics, in whole or in part, by any means whatsoever is committing a criminal act, and may be charged with theft or attempted theft for doing so. Candidates found to have disclosed any information about the Examination questions or answers or any other product owned by the Real Estate Division, may be subject to consequences that include, but are not limited to, the following:

- (a) lawsuits that may result in paying monetary damages or other court enforced penalties;
- (b) criminal penalties;
- (c) invalidation of Examination results;
- (d) disciplinary action by MPC; and
- (e) any penalties described in Regulation 3.04(5).

(18) The Real Estate Division is the final authority that determines whether a Candidate will have the privilege of writing an Examination.

2.08 Examination Conditions

(1) If the conditions at an Examination centre are unsatisfactory to a Candidate, that Candidate may, within 5 days from the date of the Examination, submit a written complaint. Complaints shall be reviewed by the exams coordinator, and if upheld, the Candidate's Examination will be considered void, with no mark being issued. The Candidate may rewrite the Examination at the next available Scheduled Examination.

(2) Complaints regarding unsatisfactory Examination conditions cannot form the basis of an Examination grade appeal if Examination grades have been released by the Real Estate Division and posted on the Course Resources Webpage.

(3) In the event of a disruption of an Examination (e.g., fire alarm), the examiner will make the decision whether or not to resume the

Examination. In making this decision, the examiner shall take into account the group size, the length of the Examination, the length of the delay, the weather, and any other influencing circumstances.

2.09 Candidates Who Do Not Write or are Unable to Write an Examination

(1) A Candidate who does not or is unable to write an Examination may apply to write a later Examination, subject to the requirements of registration (including applicable Examination fees).

(2) A Candidate who does not or is unable to write an Examination due to illness may apply in writing to the exams coordinator for permission to write a subsequent Examination with a waiver from the applicable Examination fee. Such application must be accompanied by a medical certificate in a form satisfactory to the exams coordinator.

III. WITHDRAWALS, ACADEMIC MISCONDUCT, STUDENT DISCIPLINE AND SUSPENSIONS

3.01 Withdrawals

A Candidate may withdraw from the AMPC Designation Program and request a refund within one week of registration, subject to a \$100 administration fee being withheld. No refund is available where the request to withdraw is received more than one week after registration.

3.02 Contravention of the Regulations and Candidate Discipline

(1) The Real Estate Division is committed to ensuring that all Candidates are able to study and work in an environment of tolerance and mutual respect that is free from harassment and discrimination. When communicating with staff or other Candidates, it is expected that Candidates conduct themselves in a manner that is consistent with these principles and the University's regulations governing non-academic misconduct. Students who contravene these principles or the Regulations are subject to discipline under Regulation 3.02(5).

(2) All students are expected to behave as honest and responsible members of the academic community. Failure to follow the appropriate policies, principles, rules and guidelines as outlined in these Regulations may result in disciplinary under Regulation 3.02(5).

(3) Academic misconduct that is subject to disciplinary measures includes, but is not limited to, engaging in, attempting to engage in, or assisting others to engage in the following:

- (a) copying/plagiarism;
- (b) falsifying any material subject to academic evaluation;
- (c) submitting false records or information orally or in writing, or failing to provide relevant information when requested;
- (d) falsifying or submitting false documents, transcripts, or other academic credentials;
- (e) falsifying any material subject to academic evaluation; or
- (f) failing to comply with any disciplinary measure imposed for academic misconduct.

(4) Disciplinary measures which may be imposed, singly or in combination, for academic misconduct include, but are not limited to, the penalties outlined in Regulation 3.02(5).

(5) Candidates failing to comply with any of Regulations may, at the discretion of the Director, be subject to penalties which may include, but are not limited to, any or all of the following:

- (a) invalidation of, or a mark of zero on, the Candidate's Examination;
- (b) a reprimand, with the letter placed in the Candidate's file;
- (c) a copy of the reprimand letter referred to in Regulation 3.02(5)(b) being forwarded to MPC;
- (d) suspension from the AMPC Designation Program; and
- (e) a notation on the candidate's permanent record of the penalty imposed.

3.03 Appeal Procedure

(1) Where a candidate is suspended pursuant to Regulation 3.02, a written appeal of the suspension may be made to the Appeals Committee.

(2) Appeal requests must be in writing and must be accompanied by a non-refundable appeal fee of \$50.00. Appeals will be considered on compassionate or medical grounds only. The request must set out the reason for appealing the decision, and should contain medical or legal certification of the circumstances surrounding the appeal. All appeal requests must be mailed within 21 days of the date of the Real Estate Division's letter, to MPC.

IV. GENERAL COURSE REGULATIONS

4.01 Change of Student Profile (Address, Email Address, Phone Number), Name and Correspondence

Candidates should update their address, email address or phone number on their Course Resources Webpage (Student Profile) or by notifying the Real Estate Division in writing. Correspondence will be sent to the latest address on record.

4.02 Discretion of Director

Notwithstanding anything contained in these Regulations to the contrary, where a Candidate alleges that he or she has been unfairly prejudiced by the application of these Regulations, an application may be made to the Director for relief. The Director may take such action on such terms as the Director sees fit.

4.03 Payment Policy

Accepted methods of payment are: Visa, MasterCard, certified cheque or money order (payable to The University of British Columbia). Online payments can only be made using Visa or MasterCard.

4.04 Freedom of Information and Protection of Privacy

Collection, use, disclosure and retention of information must comply with the provisions of the Freedom of Information and Protection of Privacy Act. Collected personal information will only be used by authorized Real Estate Division staff to fulfill the purpose for which it was originally collected or for a use consistent with that purpose. A use consistent with the purpose of collection includes the sharing of Examination marks and personal information with Mortgage Professionals Canada.

4.05 Appropriate Use of Educational Materials

While a great deal of care is taken to provide accurate and current information in courses, neither the University, MPC, or their staff or consultants assume responsibility for any use or reliance beyond the course's operation.

The course materials are prepared for educational purposes, with the understanding that the publisher is not engaged in rendering legal, accounting, or other professional advice.

The general principles and conclusions presented are subject to local, provincial, and federal laws and regulations, court cases and any revisions of same.