

Rules and Policies

Overview

The following information provides an overview of important “Rules and Policies.” Candidates registering for Moody’s online programmes should familiarise and agree to these policies prior to registering.

Candidates should be aware that “Rules and Policies” set out in a separate contractual agreement between Moody’s and the candidate’s employer may supersede the “Rules and Policies” set forth below.

PROGRAMME ENROLMENT

You are deemed a Moody’s candidate subsequent to completing the enrolment process. Once your enrolment fee has been accepted (if applicable), Moody’s will confirm your participation by email and your access to the certification programme.

Candidates enrolled in a Moody’s programme should familiarise themselves with their enrolment period, programme completion requirements, online assessments and simulations (case studies), extension policies and fees, learning portal, certification exam, number of exam rewrites, and the appropriate use and retention of all learning material.

Candidates should review user guides and programme announcements which contain important information about changes and updates to the programme which may impact the certification exam. Moody’s, where possible, will keep candidates informed of changes but it is the candidate’s responsibility to ensure that they have the information they need to successfully complete their programme.

PROGRAMME COMPLETION REQUIREMENTS

Moody’s will send all candidates a welcome letter and a user guide which provides important details about the programme and/or learning portal. Candidates must familiarise themselves with these details. In general, most Moody’s programmes require completion of an exam(s) (either online or proctored), assessment(s) and/or simulations (case studies), in order for a programme to be deemed completed. A successful grade on the exams for the Certificate in Commercial Credit and Credit Skills for Bankers Certification is 50%. Moody’s makes available, upon successful completion, an official eCertificate and/or a transcript.

PROGRAMME ENROLMENT PERIOD RENEWALS

Most Moody's programmes have a one (1) year enrolment period; the welcome letter and/or learning portal will reference this period. Candidates are encouraged to complete all required modules, assessments, simulations (case studies), and the final certification exam within their enrolment period. Moody's does make available enrolment period renewals if candidates are unable to complete within the stated enrolment period. Enrolment period renewals provide the candidate with extended access to their programme for a period of twelve months post completion of the initial enrolment period and shall be subject to a fee of INR 3,000 plus applicable taxes and transaction fees. An enrolment period extension may be purchased online no later than thirty (30) days prior to the expiry of the original enrolment period. This enrolment period renewal does not include additional exam attempts.

PROGRAMME CANCELLATION AND REFUNDS

Candidates shall be solely responsible for ensuring that they enrol in the correct programme. Moody's representatives may provide guidance; however, candidates should not enrol in a programme unless they are confident it is the programme that meets their career, employer and/or regulatory requirements.

Candidates who wish to cancel their programme enrolment must do so by contacting Moody's client services team at <https://moody2017.online-ap1.com/#no-back-button> within seven (7) business days of the programme enrolment.

Cancellation of a programme enrolment is subject to an administrative fee of INR 3,000 plus applicable taxes and transaction fees and the balance fees will be refunded to the candidate. Any requests for programme enrolment cancellation received post expiry of seven (7) business days from enrolment, will not be eligible for a refund.

EXAM BOOKING, RESCHEDULING, AND CANCELLATION

Candidates enrolled in Moody's programme who are required to take a certification exam should familiarise themselves with the relevant exam policies provided below.

Moody's will arrange an online remote proctored examination for all candidates enrolled in the programme. The exam is conducted once a month. Moody's may offer more frequent exam sessions. Your welcome letter and/or the learning portal will provide direction on available sessions and schedules.

The first certification exam attempt is included with the purchase of the original programme enrolment. Subsequent exam attempts are available at a fee of INR 3,000 plus applicable taxes and transaction fees per attempt. Candidates must register for an exam at least seven (7) business days in advance of the certification exam.

A candidate can reschedule or cancel their exam without penalty if they provide seven (7) business days' notice prior to the exam date (the date of the exam is not included in the seven day notice). If a candidate does not attend their scheduled exam date or does not cancel the exam seven (7) business days prior to the exam date, the exam fee already paid by the candidate will be retained and the candidate will have to reschedule their exam and pay the exam rewrite fee (INR 3,000 plus applicable taxes and transaction fees).

EXAM RESULTS

Exam results will be processed and posted in the learning portal within seven (7) business days of writing the exam. The candidate will receive an email notification when their results are available in the learning portal.

Candidates are not permitted to review their exam after it has been submitted to Moody's for marking/grading.

INFORMATION RELEASE CONSENT

Where a contractual agreement exists with the candidate's employer, the candidate gives Moody's the right to share information such as programme progress, grades, completion, ethical violations, etc. with the candidate's employer.

CODE OF CONDUCT

Moody's programmes help candidates along the path to a career in the financial services industry where personal honesty and integrity are essential. The "Code of Conduct" has been established to maintain the integrity of Moody's, its programmes, and to protect individual rights.

Academic honesty and integrity is essential to the continued functioning of Moody's as a trusted financial services educator. Moody's expects candidates to act with dignity, integrity and respect and to conduct themselves according to generally accepted standards of personal and professional behaviour. Inappropriate candidate behaviour may not only impair the ability of other candidates to perform to their potential but may also damage the credibility of the examining process or hinder the ability of Moody's staff to operate effectively and meet the needs of all the candidates.

Familiarity with, and adherence to these guidelines will allow candidates to make the most of their educational experience with Moody's. The following are examples of unacceptable conduct that may lead to disciplinary action:

- Cheating on an exam (paper-based or computer-based), which may include copying or allowing another candidate to copy exam answers, receiving help or helping another candidate during an exam, impersonating another candidate, or use, or possession of any materials (including electronic devices), other than those permitted.
- Plagiarising, copying, collaborating excessively on, or selling assignments or cases.
- Reconstructing the content of an exam in whole, or in part and sharing or selling that information.
- Misrepresenting academic performance by knowingly making false statements or falsifying any record, report or examination paper.
- Conduct that constitutes discrimination, harassment or a danger to the personal safety of
- Moody's staff and/or other candidates. Such behaviour might include attacking or threatening to attack or physically or verbally abusing Moody's staff or other candidates.
- Conduct that disrupts the operation of Moody's, or that involves damaging or limiting access to property or equipment belonging to either candidates or Moody's at any of its premises or on the occasion of any examination or seminar presentation.
- Failing to comply with any disciplinary ruling imposed for misconduct by the Student Ethics Committee.

For avoidance of doubt, the Student Ethics Committee deals with allegations of violation of the Code of Conduct. If the Student Ethics Committee determines a violation occurred, a disciplinary

sanction is recommended. Candidates can appeal rulings handed down by the Student Ethics Committee.

PRIVACY POLICY

Moody's Privacy Policy can be accessed [here](#).