

Educational Integrity and Conduct Policy

Scope

This policy applies to students and staff of the Insurance and Financial Practitioners Association of Singapore ('IFPAS'). Specifically, this policy applies to both current and former students who are enrolled, or who have previously been enrolled, in any IFPAS programme.

This policy also applies to staff who are involved in the detection, investigation and response to students who may have engaged in educational or non-educational misconduct.

**Note: Students may include prospective students who have had some interactions with IFPAS (e.g. applied directly to IFPAS for a course), current students (irrespective of mode of participation) and past students (within 12 months from the date students cease to be enrolled with IFPAS).*

Purpose

The Educational Integrity and Conduct Policy provides:

- information regarding educational integrity and expected conduct aimed at preventing incidences of misconduct
- principles that underpin the investigation of alleged misconduct; and
- a fair, equitable and confidential framework for investigating and resolving alleged cases of student misconduct.

Policy Statement

IFPAS has a strong commitment to ensuring and upholding educational integrity, as educational integrity is integral to maintaining the educational quality and educational standing of IFPAS programmes.

This policy defines the IFAS principles and commitment to educational integrity and provides guidelines for investigating breaches of educational integrity amongst students and staff.

Principles

- IFPAS is committed to promoting and upholding the values of educational integrity and the educational standards of its programmes.
- IFPAS' approach to educational integrity is primarily aimed at educating students about expectations for educational writing and the appropriate use and acknowledgement of intellectual material, including authorship.
- Honesty, courage, trust, respect, fairness and responsibility are the core values that underpin educational integrity and ethical conduct at IFPAS.
- Misconduct is considered a serious breach of the core values which undermine the integrity of learning and scholarship at IFPAS and contravene the educational value of respect for knowledge.

To this end:

- Each case of alleged misconduct is dealt with on its merits, in consideration of the circumstances surrounding the case and in accordance with this policy.
- Students will be treated fairly and equitably and with due regard to their privacy and the principles of natural justice and procedural fairness.
- Students will be regarded as not having committed the alleged misconduct unless they admit to the misconduct, there is a confirmed case supported by clear evidence, or an investigation determines that a misconduct has occurred.
- Knowledge of a student's previous behaviour will not be assumed to be evidence that they have acted in the same manner again. Such knowledge, however, may be considered relevant to the level of penalty that may be imposed where a misconduct is determined to have occurred.
- Students are to be informed of their rights and responsibilities in relation to educational misconduct and its investigation, including their right to an appeal.

Definitions

Educational Integrity

Educational integrity is a 'commitment, even in the face of adversity, to six fundamental values: honesty, trust, fairness, respect, responsibility, and courage. From these values flow principles of behaviour that enable academic/educational communities to translate ideals to action.' (*International Centre for Academic Integrity, 2014*).

Educational Misconduct

Educational misconduct refers to any form of dishonesty by a student relevant to the student's learning experience at IFPAS which may result in the student gaining an unfair advantage over other students. Educational misconduct includes but is not limited to:

- any attempt by a student to submit work for an assessment that is not their own (e.g. plagiarism, paraphrasing, non-referencing, ghost writing)
- the reuse of significant portions of one's own work, previously submitted for assessment without acknowledging that one is doing it (self-plagiarism or recycling)
- any form of collusion between students or other individuals other than legitimate cooperation
- any act that may impair or hinder the learning or assessment performance of others
- any action contrary to the study and assessment instructions given by IFPAS; and
- assisting or attempting to assist any other student to act dishonestly in relation to an assessment or part of an assessment.

Artificial Intelligence tools

Artificial intelligence tools, including chatbots such as ChatGPT, are defined as computer programs that are designed to perform tasks that typically require human intelligence, such as natural language processing and decision making.

The appropriate use of artificial intelligence tools in any form of educational work is permitted under the condition that the source is appropriately acknowledged within the assessment. Students are furthermore required to disclose all assistance received from proof-readers and any form of automated writing tools other than spell checkers.

Inappropriate use includes submitting work generated whole or in-part by artificial intelligence tools as one's own original work.

Assessment

An assessment refers to any work submitted for assessment including an examination, assignment or another task.

Legitimate Co-operation

Legitimate co-operation, previously known as 'authorised collaboration', refers to authorised methods of cooperative work between students and may include:

- discussion about a subject and/or its materials, or an approach to an assessment task
- work produced with other students as part of a group exercise or assignment, with acknowledgement of the source and methods used
- work which incorporates or is based on templates or examples provided by IFPAS, with acknowledgement of the source and methods used.
- any other authorised collaboration activity that is used to achieve the desired outcome of education as it supports interactivity and the crossflow of ideas and knowledge.

Misconduct

Misconduct refers to either or both (as the context requires) Educational Misconduct or Non-educational Misconduct.

Non-educational Misconduct

Non-educational Misconduct is any action by a student relating to people or property, which is contrary to the generally accepted standards expected at IFPAS. Non-educational Misconduct may include, but is not limited to, a student:

- submitting fraudulent documents to gain admission to a IFPAS programme
- behaving inappropriately in an activity under the administration or supervision of IFPAS
- placing others or themselves at potential risk in regard to health and safety
- altering or defacing any document or record belonging to IFPAS
- misusing, stealing, destroying or damaging any property (including computer and communications facilities) of another, including IFPAS
- wilfully disobeying or disregarding any order, direction, rule, penalty or condition made by IFPAS
- interfering with the freedom of others to pursue their studies or for staff to carry out their work-related functions at IFPAS
- harassing or intimidating another because of race, ethnic or national origin, sex, marital status, sexual preference, disability, age, religious beliefs or political conviction or for any other reason
- unreasonably prejudicing or undermining the reputation, educational standing, authority, integrity or credibility of IFPAS, its representatives or programmes; and
- using or supplying prohibited substances on IFPAS premises.

Definitions of Terms relating to Educational Misconduct

Cheating

Cheating in the context of this policy refers, but is not limited, to the following:

- using artificial intelligence tools to generate substantial parts of an assessment, with or without appropriate acknowledgement of the source
- not following the lawful directions of an Examinations Supervisor
- communicating in an examination with another student
- bringing into the examination any textbook, notebook, written material, digital or electronic device or any other item without the express approval or authorisation from IFPAS
- leaving an examination without the permission of the Examination Supervisor
- consulting with another person, or referencing materials, outside of the examination once an examination has commenced
- attempting to read another student's work during an examination
- removing examination papers, answer sheets or written notes from the examination
- making available to other students' details pertaining to the assessment questions presented in an examination, either verbally or in writing.

Plagiarism

Plagiarism refers to:

- any use of or attempt to use the work, words, findings or ideas of others (including artificial intelligence tools) without full citation or acknowledgment of the author and/or source; or
- any attempt to pass off the work, words, findings or ideas of others (including artificial intelligence tools) as the student's own.

Plagiarism also extends to reusing significant portions of one's own work that has previously been published or submitted for assessment, whether at IFPAS or elsewhere. This is known as self-plagiarism or recycling.

In the context of assessment, plagiarism occurs when a student:

- presents any phrase or extracts verbatim from any source (including oneself, IFPAS subject material and content generated by artificial intelligence tools), without appropriate use of quotation marks or reference to the author and/or source
- presents an idea or concept that is not their own, without reference to the original work, author and/or source (including artificial intelligence tools)
- presents an assessment as their own work when it has been produced, whole or in-part with others without appropriate recognition, including but not limited to other students, work colleagues, practitioners or artificial intelligence tools
- presents all or part of an assessment which has previously been published or submitted by the student or another student (past or present) in their assessment, whether at IFPAS or elsewhere
- presents sources which have not been read, including the fabrication of sources, or inaccurately referencing sources which go beyond typographical errors.

Collusion

Collusion occurs when a student works with others, contrary to IFPAS' instructions, in an attempt to gain an unfair advantage in an assessment task. Collusion includes:

- joint effort in an assessment (unless it is legitimate co-operation)
- copying of material prepared by another person for use in an assessment
- undue assistance from any person in an assessment
- making assessment answers or material available to other students for viewing or copying, either knowingly or unknowingly.

It is the responsibility of students to ensure their assessment material is secure and not easily accessible by other students.

Contract Cheating

Contract cheating, otherwise known as ghost writing, occurs when a student engages (or attempts to engage) the services of another individual to author an assignment on the student's behalf. A student can be guilty of contract cheating irrespective of whether payment is made, or the services are received. For instance, a student may be investigated for contract cheating where:

- the student posts an advertisement seeking a ghost writer
- a ghost writer forwards correspondence to IFPAS regarding a student's enquiry
- a student submits work that is significantly different in style to the student's prior work
- a student engages the services of another individual to take their place in an exam, work placement, internship or other assessment requirement.

Guidelines for confirmed cases of Misconduct

Where a staff member obtains clear undisputable evidence of misconduct by a student, that staff member must notify the relevant implementation officer.

The student will be promptly notified in writing of the confirmed misconduct and the penalty.

In the case of confirmed misconduct, the student may lodge an appeal in accordance with the *Grievances, Complaints and Appeals Handling Policy*.

Guidelines for alleged cases of Misconduct

Stage 1: Alleged Misconduct reported

Where a staff member reasonably believes or suspects that a student has engaged in Misconduct, that person must submit a 'Report of Alleged Misconduct' into the official Student Management System for actioning by IFPAS within five working days of the matter being detected.

The 'Report of Alleged Misconduct' in the official Student Management System contains specific details of the alleged Misconduct. This includes the details and position of the person submitting the report, when the alleged misconduct occurred, the nature of the alleged misconduct and other information as deemed relevant such as other people involved and any action already taken. Confidentiality is to be maintained by all parties during this process.

Where a student would like to report a case of misconduct, the student should email the details of the alleged misconduct to IFPAS via education@ifpas.org.sg

Stage 2: Investigation

An investigation of the allegation will be conducted by IFPAS and the student will be notified of the case against them with an opportunity to provide comment on the allegations. The investigation will normally take no longer than ten (10) working days and may involve an interview with the student or other relevant parties to discuss the allegations and the evidence presented.

Should an interview take place with the student, the student is entitled to be supported by another person, other than a legal professional, but the student must advise IFPAS in writing of the name of the support person prior to the interview. Where the investigation relates to assessment results, the student's results will be withheld until all proceedings relevant to the allegation have been finalised.

Should the student not respond or not make themselves available for an interview, IFPAS will proceed with the investigation.

In addition to information from the initial interview with the student, the investigation will consider other factors and information, including:

- any documented report(s) about the alleged misconduct
- the type and seriousness of the alleged misconduct
- the available evidence presented
- any time constraints involved, or procedural expediency required.

No misconduct identified

Where it is determined that there is no case of misconduct, the student will be notified in writing of the outcome of the investigation within five working days of the conclusion of the investigation and when relevant assessment results will be released.

Misconduct identified

Where misconduct is determined, the student will be notified in writing of the outcome of the investigation and any penalty that is to be imposed within five working days of the conclusion of the investigation. The student will also receive information about the appeal process. (See the *Grievances, Complaints and Appeals Handling Policy* for further information).

Admission of misconduct by a student

A student may formally admit to the alleged Misconduct at any time. Where this occurs, all further investigation, hearing or referral of the allegation ceases, and a determination will be made as to an appropriate penalty.

Stage 3: Determination of penalty

Penalties imposed are to be appropriate to the nature and gravity of the misconduct established by the evidence.

The determination of the penalty will take into account, but is not limited to:

- the type of misconduct involved, whether educational or non-educational
- the previous discipline record of the student concerned
- whether the student admitted to the alleged misconduct
- whether the student assisted or hindered the investigation process
- whether or not there were any extenuating circumstances or mitigating factors
- the number of students affected by or involved in the misconduct
- the benefit derived from the misconduct by the student
- similar cases of student disciplinary action and their outcomes.

Stage 4: Appeals Process

Right to appeal

Following the final outcome of a formal complaint having been lodged by the student, a student subject to a determination or penalty in relation to misconduct is entitled to appeal the decision to the IFPAS Appeals Committee.

If a student wishes to appeal against a determination of Misconduct, they must lodge a written Notice of Appeal. Please refer to the *Grievance, Complaints and Appeals Handling Policy* for more information.

Penalties for proven Misconduct

One or more of the following penalties or conditions may be imposed on the student:

- a formal caution or reprimand, to be recorded on the student's record with IFPAS
- a probationary period to be placed on the student and recorded on the student's record with IFPAS
- suspension from the programme for a period of time
- expulsion from the programme
- a deduction of all or a specific number of marks for the assessment event/item (or part thereof)
- the awarding of a 'Not Yet Demonstrated grade for the assessment item
- a result of 'Not Yet Demonstrated due to misconduct' is recorded on the student's record, and a 'Not Yet Demonstrated' grade reported on any public record relating to that assessment item or subject as relevant
- if a student has already been deemed 'Competent' for the assessment item, IFPAS may reverse the assessment result of 'Competent' to 'Not Yet Demonstrated due to misconduct
- a requirement to undertake supplementary assessment with the costs associated with marking and evaluating the additional assessment item to be borne by the student
- the exclusion of the student from IFPAS programmes permanently or for a period of time as specified
- to make good any damage caused by the student to the property, standing of the institution or reputation of a staff member or another student.

The determination of the penalty will be communicated to the student by IFPAS.

Roles and Responsibilities

Both staff and students of IFPAS have a role in maintaining a positive culture that supports the values of educational integrity. The following IFPAS roles have a direct responsibility in relation to Misconduct:

- IFPAS General Manager
- IFPAS Support Staff
- IFPAS Trainers and Assessors

It is the responsibility of IFPAS and/or an IFPAS authorised representative to:

- regularly review and update assessments
- distinguish original work from work obtained through others
- report suspected breaches of educational integrity in accordance with this policy.

It is the responsibility of students to:

- ensure that they do not commit, or collude with another person to commit, misconduct
- comply with this Policy and the terms and conditions of their enrolment.

Confidentiality

All investigations into misconduct, whether proven or dismissed, will remain confidential and will not be disclosed outside of IFPAS. Information will only be provided to another party in the following circumstances:

- if the student gives their express consent
- if the investigation gives IFPAS reasonable grounds for concern regarding the student's safety
- if details of the investigation, including supporting material, is required by law.

Record Keeping

The details relating to allegations of misconduct, both educational and non-educational, will be documented by IFPAS and recorded on a Misconduct Register and in the student's individual file. All records of the alleged misconduct will be retained on file for a minimum period of seven years from the time the student ceases to be enrolled with IFPAS.

In the event of a complaint or an appeal against a determination of misconduct, the retention time will be a minimum seven years from the date that a complaint or appeal was lodged. A summary report on misconduct will be provided each quarter to the IFPAS Committee.

Relevant Legislation

Listed below are the most relevant legislations which apply to this policy:

- Personal Data Protection Act 2012

Related Policies

This policy should be read in conjunction with the following IFPAS policies:

- Grievance, Complaints and Appeals Handling Policy
- Privacy Policy

Version Control

Policy Category:	Educational		
Approved by:	IFPAS General Manager		
Review Date:	December 2027		
Version	Brief Description of the changes	Date Approved:	Effective Date:
1.0	New policy and procedure.	08.05.2023	08.05.2023