



# Learner Handbook

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## About WMI

Established in 2003, the Wealth Management Institute (WMI) is committed to building capabilities for investing in a better tomorrow. Founded by GIC and Temasek, our vision is to be Asia's Centre of Excellence for wealth and asset management education and research. WMI is appointed as Singapore's Lead Training Provider for Private Banking by the Institute of Banking and Finance Singapore (IBF) and supported by the Monetary Authority of Singapore (MAS). WMI also helms the Global-Asia Family Office Circle, a network platform that fosters a trusted environment to build capabilities and community in the space of family office.

WMI provides a comprehensive suite of practice-based certification and diploma programmes and collaborates with leading universities for master's qualifications. With over 18,000 annual enrolments, WMI provides training in asset management, wealth management, compliance, risk management, family office, as well as the development of the next generation across more than 100 programmes.

## Message from WMI CEO

Welcome to WMI! We are glad that you have taken this step in your learning and development journey.

WMI's mission is to build capabilities for investing in a better tomorrow. We pride ourselves on our rigorous, practice-based curriculum, which is designed with the industry, for the industry.

The purpose of this learner handbook is to provide new learners at WMI with all the information they need to consider and take advantage of what WMI offers. The handbook provides a guide to some relevant policies and procedures as well as learner services. It contains information on topics such as enrolment and attendance, and the expectations we have of learners regarding their participation and commitment to the learning experience. The handbook also offers a guide to academic integrity and its definitions, how to make appeals about assessment, and the procedures for any feedback they wish to raise about engagement with WMI.

Importantly, this handbook tells learners how they can take advantage of the opportunity to network with other learners, industry experts and our faculty for the enhancement of their professional lives.

We wish you a fruitful learning journey with WMI. We hope that you emerge from your time with WMI enriched with new understanding, inspired by new ideas and connected to new friends.

Foo Mee Har

WMI CEO

## WMI's Vision, Mission, and Values

### Our Vision

To be Asia's Centre of Excellence for wealth and asset management education and research.

### Our Mission

To build capabilities for investing in a better tomorrow.

### Our Values

#### *Integrity*

Holding ourselves to the highest standards

#### *Mutual Respect*

Treating all with dignity and inclusion

#### *Practice-led*

Partnering the industry each step of the way

#### *Advancing Knowledge*

Pushing frontiers of discovery and innovation

#### *Care*

Focusing on the best for our learners and community

#### *Trust*

Building trust in our community through professional competence and standards of practice

## Learner Support Services

*"I am able to gain lots of insights from peers based on their working experience."  
(WMI learner)*

*"It was a good opportunity for sharing of ideas with people from different institutions or even industries." (WMI learner)*

Learner Support Services at WMI are guided by two of our central values: "Partnering the industry each step of the way"; and "Focusing on the best for our learners and community".

WMI aims to give you an experience where learning is always linked to your professional life and belong to a wider community.

### *Learning support*

WMI provides in-class learning support by having dedicated programme manager(s) for every programme. If, at any time, you need further support for your learning, or you are having difficulties with the course that you wish to discuss, you can always approach the programme manager(s) assigned to your programme.

### *Networking opportunities*

Providing opportunities for networking, both inside and outside class is an important way to make those links. Classes are catered and have breaks that are also intended for you to network with fellow learners and faculty.

Our faculty are leading industry experts and our faculty provide the time and space for you to network both with them and fellow learners. We encourage you, as a WMI learner, to take full advantage of these opportunities to widen your network and learn from others.

Our graduation events are also designed to provide you with the opportunity to network with diverse groups of learners (and faculty) across the various CPE programmes.

### *Case Studies*

Our curriculum is designed and taught to help you maximise connections with real-world practice. Learning through case studies that are current and relevant with faculty are experts drawing on their own experience is an effective way of connecting with contexts and problems you may encounter in real-world practice.

### *Nett Fee*

WMI invests time and effort in submitting our curriculum for accreditation so that they are eligible for IBF Funding Subsidies. This provides you with options for financial assistance.

As funding only kicks in once you have successfully completed the programme you have enrolled in, as a learner service, we provide you with the means only to pay Nett Fee so that you do not feel burdened by paying full fees.

## Refund, Transfer, Withdrawal and Deferment

### Programme Fees: Refund

1. WMI's Refund Policy and Procedures, including the terms and conditions, are made available via (a) WMI's official website and (b) the [learner contract](#). The Refund Policy and Procedures are also communicated to you prior to course registration.
2. The maximum processing time from your written request of refunds should not exceed **7 days** and you should be informed by WMI how the refund amounts are being computed.
3. Administration fees to process each application (if applicable) are strictly non-refundable.
4. For programmes that have yet to commence, approval may also be given for full refund of the programme fee (excluding the non-refundable administration fee) only if it falls under one of the following scenarios:
  - a. Health reasons
  - b. Compassionate grounds
  - c. Changes made to the courses by WMI
  - d. Within cooling-off period (10 calendar days commencing from and including the date of contract)

Otherwise, 10% of programme fee will be forfeited.

5. For programmes that have started, approval may only be given for deferment of programme only if it falls under one of the following scenarios:
  - a. Health reasons
  - b. Compassionate grounds
  - c. Corporate clients
  - d. Changes made to courses by WMI

Otherwise, full programme fee will be forfeited.

6. For other cases, support may be given for a refund of the programme fee (excluding the non-refundable administration fee) on a case-by-case basis, subject to the final approval by WMI CEO.

7. The table below illustrates the refund guidelines:

Refund table:

% of the amount of fees paid under Schedules B and C of learner contract	If Student's written notice of withdrawal is received:
90% if 100% of programme fees is paid.  If funding is obtained, or full payment has not been made, the refund will be the amount paid less 10% of full programme fees. (In cases where the amount paid is less than 10% of full programme fees, the student shall top up the shortfall)  Note:	Before start of module

1. The above does not apply for non-delivery of course due to reasons set out in clause 3 of the learner contract 2. Administration/registration fees are non-refundable	
No refund allowed except for non-delivery of course due to reasons set out in clause 3 of the learner contract or due to any of the following reasons: a. Health reasons b. Compassionate grounds c. Corporate clients d. Changes made to courses by WMI	On or after start of module

### Transfer, Withdrawal and Deferment

1. If you are seeking to **transfer**, **withdraw** or **defer** from a programme you must submit a formal request to the Programme Team with copies of supporting documents prior to the commencement of the programme.
2. **Transfer** will be allowed for B2B enrolments before the programme commences and the replacement learner must also meet qualifying criteria for the same programme. Any other transfer requests will be considered on a case-by-case basis.
3. **Withdrawal**. You must fulfil conditions in terms of settling outstanding bills and returning WMI resources for approval of withdrawal.
4. **Deferment**. Deferment may be approved for the following:
  - a. Health reasons
  - b. Compassionate grounds
  - c. Corporate clients
  - d. Changes made to courses by WMI

Any other reasons for deferment will be considered on a case-by-case basis. Deferred modules should be taken within the maximum time frame set for the completion of the programme (e.g., 3 years).

5. On approval you will be informed of the acceptance and confirmation of the transfer, withdrawal, or deferment request within 4 weeks of WMI's receipt of your written request if you have fulfilled the stipulated criteria.
6. A new learner contract or a learner contract addendum is to be signed when a course transfer or deferment has been approved by WMI.



## Learner Code of Conduct

All participants in WMI courses are obliged to uphold the standards set out in the WMI Learner Code of Conduct.

The Learner Code of Conduct is based on mutual respect and ethical behaviour and encompasses the following:

### *Integrity, Ethics and Professional Behaviour*

You should act professionally, ethically and with integrity always, when participating in WMI courses and more generally when engaging with WMI. You are expected to maintain a high standard of decorum including appropriate attire and courtesy to others.

### *Trust and Mutual Respect*

You should treat other participants, faculty, and staff at WMI with trust and respect. It is unacceptable to discriminate against any individual on the grounds of race, ethnicity, religion, gender, age, disability, sexual or any other personal characteristics in accordance with Singapore law.

### *Misconduct*

You should not engage in any conduct involving dishonesty, fraud or deceit or commit any act that may impact on WMI's reputation.

### *Anti-harassment*

WMI is committed to providing a safe and healthy environment for all free from any form of harassment.

Harassment can take different forms, which include without limitation:

- i. Bullying
- ii. Stalking; and
- iii. Sexual harassment

Harassment of any kind at WMI will not be tolerated.

### *Attendance*

You should meet the minimum attendance requirements as set out in the policy and specified for each course. Be on time for the beginning of classes, not leave classes early, or be absent without a valid reason and informing WMI. See Attendance requirements (below).

### *Academic Integrity*

You are encouraged to familiarise yourself with the following principles of academic integrity as part of the WMI Learner Code of Conduct. Violations of this policy are taken seriously and can incur penalties.

1. **Plagiarism** is 'to use or pass off as one's own, writings or ideas of another, without acknowledging or crediting the source from which the ideas are taken'. This includes but not limited to:
  - i. The use of words, images, diagrams, graphs or ideas derived from books, journals, magazines, visual media, and the internet, or generative artificial intelligence (such as ChatGPT), without proper acknowledgement
  - ii. Copying of work from any source, including the internet and generative artificial intelligence (such as ChatGPT) and
  - iii. Submitting the same piece of work for different courses or to different journals and publications. (In the event that the same piece of work is reused

in a different context, full acknowledgements with quotation marks and citations are required.)

2. **Academic fraud** is a form of academic dishonesty involving cheating, lying and stealing. This includes but not limited to:
  - i. **Cheating** - Bringing or having access to unauthorized materials (including books, journals, magazines, visual media, the internet, or generative AI) during an examination or assessment, or in any work to be used by the lecturer, tutor, instructor or examiner as a basis of grading.
  - ii. **Collusion** - Copying the work of another learner, having another person write one's assignments, or allowing another learner to borrow one's work.
  - iii. **Falsification of Data** – Fabrication or alteration of data to mislead such as changing data to get better experiment results.
  - iv. **False Citation** – Citing a source that was never utilised or attributing work to a source from which the referenced material was not obtained.
  - v. **Contract Cheating** - Learners get academic work completed on their behalf, usually involving the payment of a fee to a third party, which they submit as their own.
3. **Facilitating Academic Dishonesty**. This includes allowing another learner to copy an assignment that is supposed to be done individually, allowing another learner to copy answers during an examination/assessment and taking an examination/assessment or doing an assignment for another learner.
4. **Examinations, quizzes and tests** that are undertaken individually and synchronously by a class will be conducted in-person and invigilated. In exceptional circumstances they may be conducted online. In these cases, examinees will be required to keep their screen camera on throughout the whole period of the examination, quiz, or test, so that they can be seen by the invigilator. Examinees must not, during this period, write down the questions, or communicate with others. Violations can be considered an act of cheating.
5. Academic dishonesty affects the Institute's reputation and devalues the qualifications offered. WMI will impose serious penalties on learners who are found to have violated this Policy. The following penalties may be imposed, but are not limited to:
  - i. expulsion
  - ii. suspension
  - iii. zero mark/fail grade
  - iv. marking down
  - v. reporting to employer/sponsor
  - vi. re-doing/re-submitting of assignments or reports, and
  - vii. verbal or written warning.
6. The Institute may deprive a graduate of any degree, diploma or certificate or other academic distinction awarded who is found to have violated this Policy when he/she was a learner of the Institute.

### *Online Conduct*

In online interactions you should demonstrate the same standards of behaviour as those that are in-person, or face-to-face. Responsible use of digital and social media at all times on or off campus is essential to avoid any negative impact on the welfare of others associated in any way with WMI.

### *IT Resources*

WMI IT resources should not be used for the transmission of obscene or inflammatory information, for commercial purposes, or for personal monetary profit.

### *Campus, Facilities and Property*

WMI campus, facilities and property should be treated with respect and learners should not trespass nor mutilate or steal any WMI property or property belonging to others on campus.

## **Processes for Violations**

Any member of WMI (management, faculty, staff, learners) may submit a complaint about a learner's violation of the WMI Learner Code of Conduct.

Complaints can be made in writing to Programme Directors. Depending on the seriousness of the complaint, a disciplinary committee involving the relevant parties may be convened.

Learners may be subject to disciplinary actions which can include dismissal, suspension, failure in modules and/or other penalties.

## **Attendance Policy**

Your attendance in classes at WMI is important. Attendance is one important indicator of academic success. Minimum attendance requirements are also important for accountability to external accrediting agencies.

### **What does “attendance” refer to?**

“Attendance” refers to “contact hours” (synchronous face-to-face and/or online classes) or to participation in asynchronous online learning, and in other “required activities”, as specified.

Minimum attendance requirements will be communicated to you in writing (as part of information about all course requirements) before the beginning of the course, indicating the classes (contact hours) and required learning activities to which the attendance requirements apply.

### **Minimum Attendance**

Minimum attendance is 75%, but it may differ for specified programmes. If this is the case, you will be informed before registering in the programme what the requirements are and to what aspects of the programme attendance requirements apply.

### **Failure to Meet Requirements**

If you fail to meet the minimum specified attendance requirements you may have a final grade withheld and be required to undertake makeup activities, or extra assessment, at the discretion of the Programme director.

## Circumstances for Absence

Absence can only be admitted under limited circumstances and in all cases, you should notify the Programme Director.

- a. **Excused Absence** – you notify the Programme Director in advance of the class or activity based on:
  - Illness (with evidence of Medical Certificate)
  - Unavoidable overseas travel
  - Bereavement of other unforeseen and unavoidable events
- b. **Unexcused Absence** - where unforeseen emergencies occur that do not allow you to inform the programme director in advance. You should inform the Programme Director as soon as possible, furnishing evidence for the absence.
- c. Other commitments are only acceptable if unavoidable. Regular clashes with other commitments, or those that can be rescheduled, cannot be accepted as you are expected to ensure in advance that you will be able to meet the minimum requirements.

## Assessment Appeals and Moderation

### Assessment Moderation

Generally, WMI will refrain from exercising grade moderation because we adopt an objective assessment system that is closely aligned to the course materials and learning outcomes.

### Assessment Appeals

#### *What are the grounds for appeal?*

Appeals can be made on the following grounds:

- a. **Procedural Irregularity.**  
Where there is demonstrable evidence of irregularities in the assessment process
- b. **Unfair Assessment**  
There is demonstrable evidence of bias against the learner

(Review of administrative checks on marking is not a valid ground for appeal.)

#### *What is the process for appeal?*

If you wish to appeal against an assessment result, you need to formally write to the WMI stating your reasons and the evidence for the appeal. You will pay an administration fee that is refundable if the appeal is successful.

If there is strong evidence of prejudicial or unfair action the case will be escalated to a Committee of Appeal that includes at least one member of the Academic and Examinations Board.

## Complaints and Grievances and Dispute Resolution

A complaint or a grievance may arise from any aspect of your experience at WMI which you consider to be unfair, unjust, or unreasonable.

WMI employees will give learners' on-site complaints/grievances due attention and understanding, addressing, and resolving issues.

## Dispute Resolution Procedures

### *Stage 1 Resolution*

WMI encourages the prompt resolution of disputes when they arise. The learner should first approach the Programme manager to provide the feedback. The Programme manager may arrange for a meeting with relevant parties, if applicable. Amicable resolution can be concluded at this stage.

### *Stage 2 Resolution*

If the dispute is not able to be resolved in Stage 1, the learner may file a written feedback detailing:

- a. A brief on the case
- b. Evidence that supports the alleged violations, including past attempts to resolve the case

### *Stage 3 Resolution*

A formal response will be made to the learner within 14 working days of receiving the complaint/grievance, failing which a holding reply will be given.

### *Stage 4 Resolution*

In the event that the learner and WMI are unable to resolve a dispute amicably, either party can refer the dispute to Singapore Mediation centre (SMC) or Singapore Institute of Arbitrators (SIArb) according to the [Private Education Mediation-Arbitration Scheme](#).