Real Estate and Mortgage Institute of Canada Inc. (REMIC)

Student Academic Policy Handbook

For all REMIC courses

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Policy 1: Registration

- Registrants must register using their full legal name. To be admitted to an examination, the student must supply valid government-issued photo identification as required by their course. Expired documents are not acceptable. The first and last name on the certificate supplied to the student will match the government-issued photo identification and will be spelled in full.
- Materials will only be sent to the shipping address provided when registering.
- Changes to contact information must be provided to REMIC immediately by email, or by updating your profile in the course.
- Accommodation for students with special needs can be arranged, but the request must be made before registering for the course.
- Correspondence between you, your instructor and REMIC staff will be by email. Please add REMIC to your Safe Senders List.

Policy 2: Tuition Fees

Tuition fees are established based on the total delivery time of a subject as well as current economic conditions within the industry. Tuition for any REMIC course may be amended from time to time, where and when allowed by applicable legislation and regulation. For current tuition fees, please refer to the course registration page.

Policy 3: Advanced Standing

As per current regulators and legislation, there is no advanced standing for RMAC, PMC or HLLQP. To obtain a passing grade in a course, the student must successfully complete all required course materials and the course's examination(s).

Policy 4: Attendance and Participation

Students enrolled in a REMIC course are required to meet the attendance and participation requirements of the course. Neither RMAC nor PMC are licensing preparation courses. They are designed to provide the student training on all applicable learning outcomes, as mandated by FSRA. Students are required to attend and participate in the course. Attendance and participation requirements are set out at the beginning of the course, and all students are required to sign an acknowledgment to that effect.

Policy 5: Grades and Examinations

Students will be advised whether they have passed or failed the course within 7 days of taking a final examination. The examination mark will be available to students in the online section of their course.

REMIC courses provide an opportunity to request a review of an examination if the student feels there was an error. Examinations that are regulated will not be available to be reviewed by a student due to regulatory restrictions.

All examinations strictly follow the appropriate regulator's guidelines (where applicable), as published from time to time.

Policy 6a: Academic Honesty

REMIC believes that all students taking a REMIC course will conduct themselves in an honest and trustworthy manner in all aspects of their academic career. Engaging in any form of academic dishonesty to obtain any type of academic advantage is an offense under this policy and will not be tolerated.

Before beginning any examination, students must acknowledge REMIC's Academic Integrity Attestation in their course, confirming that they have read and will follow this policy and their course's examination rules.

Policy 6b: Academic Policy Offenses

The following summary is not an exhaustive list, nor is it limited to the examples provided. It provides the framework for understanding what REMIC deems to be an offense under this policy.

1. Giving students answers to exam questions before, during or after an examination.
2. Having unauthorized materials or devices of any kind during a test or examination.
3. Using, giving, receiving or attempting to use, give or receive unauthorized information during any form of test or examination.
4. Knowingly assisting another student to commit an offense under this policy.
5. Submitting work as your own when it has been done in whole or in part by someone else.
6. Allowing work you have authored to be submitted by another as their own.
7. Allowing another student to do any work required to be performed by you.
8. Obtaining, viewing or in any other way coming into contact with a test or examination, in whole or in part, in advance of its administration.
9. Providing, either by giving or selling, any materials related to any tests or examinations.
10. Taking a test or examination for another person, or having another person take a test or examination for you.
11. Utilizing an unauthorized copy of an exam from any source.
12. Copying, sharing and/or distributing exam questions in any form (including discussion).
13. Reproducing exam materials by any means, including photographing, recording, screen capture, or reconstruction through memorization.
14. Requesting access to exam questions or other protected exam materials in forums, chat rooms or discussion groups, blogs, file sharing sites, or social networking sites.
15. Hiding pertinent information regarding a violation of these rules, either intentionally or carelessly.
16. Using the exam or exam materials in any way that would violate applicable law.
17. Using any AI-assisted tool (including but not limited to ChatGPT, Microsoft Copilot, Gemini or any similar service) during a test or examination.

18. Receiving help from, or communicating with, any other person during a test or examination, whether in the room or remotely.
19. Breaching the online examination rules set out in Policy 11.

Policy 6c: Procedures for Enforcement

REMIC maintains an Academic Honesty Committee, which is responsible for adjudicating all allegations in contravention of this policy.

If the suspected offense is related to cheating during a test or examination, the instructor (or authorized person administering or reviewing the test or examination) will inform the student of the suspected offense, and will either confiscate the test or examination or allow the student to continue, at their discretion. For example, a student suspected of trying to view another student's test may be given a verbal warning without the test being confiscated. If the student disregards the warning and continues the behavior, the test or examination must be confiscated and the procedures below followed.

When it is suspected that an academic honesty offense has occurred, the instructor or REMIC staff member will meet with the student(s) to obtain the facts of the matter. If it is concluded that no offense has occurred, the matter will be deemed resolved and no record of it will be created.

If the instructor or staff member is not satisfied with the outcome of the meeting, a record of the incident will be created using the prescribed form (see Appendix A) and forwarded to the Academic Honesty Committee. The Committee will review the details of the incident, calling parties to the incident to provide testimony where it deems appropriate. The Committee will then provide the student(s) with a written decision, create a file containing all relevant documents and information, and advise the instructor of the outcome.

The Committee may decide to:

1. If the offense is related to an examination:

a. expel the student from the course without refund and award a grade of "F"; or
b. expel the student from the course with a full or partial refund and award a grade of "F"; or
c. any of the above, and permanently prohibit the student from attending any REMIC course in the future.

2. If the offense is related to a test:

a. award the student a mark of 0 on that test without further sanctions; or
b. award the student a mark of 0 on the test, expel the student from the course without refund and award a grade of "F"; or
c. award the student a mark of 0 on the test, expel the student from the course with a full or partial refund and award a grade of "F"; or
d. any of the above, and permanently prohibit the student from attending any REMIC course in the future.

3. If the offense is any other contravention of the Academic Honesty Policy:

a. note the offense on the student's permanent record without further sanctions; or
b. expel the student from the course without refund and award a grade of "F"; or

c. expel the student from the course with a full or partial refund and award a grade of “F”; or

d. any of the above, and permanently prohibit the student from attending any REMIC course in the future.

In all circumstances, the offense will be permanently recorded on the student’s record.

Reinstatement

A student expelled for an academic policy offense, and not permanently prohibited, may apply for reinstatement no earlier than 12 months from the date of the Committee’s decision. Reinstatement is not guaranteed. If it is approved, the student must re-register and pay for the course, complete it in full, and write all examinations under enhanced supervision, which may include writing them in person. Any further offense will result in a permanent prohibition from all REMIC courses.

Policy 6d: Appeals

A student may appeal the Committee’s decision if there is additional information that was not presented to the Committee, or if they believe a material error occurred in the review. An appeal must be made in writing within 10 business days of the Committee’s decision, to the email address provided in the decision. The Committee will review the appeal and respond in writing. The outcome of the appeal is final.

Policy 7: Program Changes

All changes to programs will be communicated to students in a timely fashion. No changes to RMAC are allowable unless authorized by, permitted by or otherwise allowable by FSRA.

Policy 8: Certificates of Completion and Information Sharing

Students who successfully complete a REMIC course will be provided with a certificate of completion within one week of the course end date. This certificate may be in paper or electronic format. Students authorize REMIC to provide any information requested by FSRA or any other regulatory authority that does not contravene privacy legislation. If a student requires an additional certificate, it will be provided electronically at no cost, or in paper format at a cost deemed appropriate by REMIC.

REMIC will not share student information with any other entity unless expressly authorized to do so by the student or required to do so by law.

Policy 9: Academic Appeals

REMIC course examinations have been developed with regard to regulatory requirements and applicable standards. Students may appeal their score on an examination only if they feel the question(s) was or were incorrect. The appeal is made to the President, or a person authorized by the President of REMIC, and will be reviewed within one week. Within two weeks of the appeal, a written decision will be provided to the student. If a question is found to have been incorrect, it will be removed from the scoring. In all cases, students must obtain the minimum passing grade in the final examination to pass the course. These timelines are subject to change based on circumstances as determined by REMIC.

Policy 10a: Withdrawals and Refunds

A student who wishes to withdraw from a REMIC course may do so based on the following criteria.

Private Mortgages Course (PMC), Mortgage Agent Course (RMAC) and Mortgage Broker Course

1. To withdraw, complete a "Request to Withdraw" form (see Appendix B) and submit it to REMIC.
2. If the request is received within 30 days of initial registration and before the examination: 100% refund minus a $150 withdrawal fee.
3. If the request is received more than 30 days after registration, or during or after the examination: no credit and no refund.

Notes:

1. Course materials are non-returnable and are yours to keep. Their cost is included in the withdrawal fee.
2. Course extensions are non-refundable.
3. If the student is expelled by REMIC for an academic policy offense, the decision of the Academic Honesty Committee will address the issue of a refund.

HLLQP

There are no refunds under any circumstances, including following expulsion for an academic policy offense. A student may withdraw at any time without refund.

Policy 10b: Transfers

A student who wishes to transfer from one class to another may do so by contacting REMIC Support and paying the applicable transfer fee.

Policy 10c: Extensions

- A student who wishes to extend their course past the course deadline may contact REMIC Support, who will advise whether an extension is available in their course.
- If an extension is available, it will be backdated to the date of expiry regardless of when it is purchased.

PMC, RMAC and Mortgage Broker Course

- $50 for one month
- $75 for two months
- $100 for six months

HLLQP

- $100 for six months
- $150 for one year

Policy 11: Examinations

PMC, RMAC and Mortgage Broker Course

- The course incorporates a final 3-hour, supervised, closed-book examination of 50 multiple-choice questions.
- PMC: passing grade is 70%. RMAC and Mortgage Broker Course: passing grade is 60%.
- Passing grades may be modified from time to time based on regulatory requirements.
- A student who fails the examination will be given one additional attempt. If the student fails the rewrite, they must repeat the course before writing the examination again.

HLLQP

- The course includes four certification exams, one for each module, written online and on demand through REMIC's learning platform.
- The passing grade is 60% on each exam.
- Each exam may be attempted up to four times during a single enrolment period. If a student fails any exam four times, the enrolment is considered failed and the student must re-enrol. Re-enrolment resets all exam attempts, including passed exams, to zero.
- Before writing an exam, students must upload valid government-issued photo identification (a health card is not accepted), which REMIC staff review and approve.
- All exams are proctored, and the student's screen, webcam and microphone are recorded for the full exam.
- HLLQP exams are open-book, using the digital (PDF) course manual only. Printed manuals and notes are not permitted.

Online examination rules

The following rules apply to every online examination:

- You must be alone in the room.
- Your webcam, speakers and microphone must remain on throughout the exam, and you must remain visible on camera.
- You must have a clear desk and work area, and your computer must be plugged in, not running on battery.
- Headphones are not permitted.
- Phones and other electronic devices must be on silent and out of reach.
- No talking is allowed, and you may not receive help from any other person.
- AI-assisted tools of any kind are strictly prohibited.
- Washroom breaks are not allowed. Leaving the room forfeits the attempt, and the grade is recorded as zero. Medical accommodations can be arranged using a form available from REMIC Support and signed by a doctor.
- If you are disconnected, try to reconnect using the link on the page. If you cannot reconnect, contact REMIC Support at remic.ca/contact-us.

Failure to follow these rules may disqualify the exam or, in the case of an academic integrity violation, result in expulsion under Policy 6c.

All courses

- To be admitted to an examination, the student must comply with all requirements detailed in their course.
- Students must follow their course's examination rules and the instructions of REMIC proctors, staff, or anyone acting on behalf of REMIC.
- There is no rounding of marks, and each correct answer has the same weight toward the final score. No penalty is given for wrong answers or for no answers.

Policy 12: Job Placement

REMIC may, from time to time, offer job placement services for students. REMIC does not assume any authority over or responsibility for the placement of students.

Appendix A: Academic Honesty Report

Student name:	Student number:
Course:	Instructor or staff member:
Date of incident:	Location of incident (or exam attempt):

The above-named student is alleged to have committed an offense under REMIC's Academic Honesty Policy (Policy 6). The circumstances are described below.

Description of the incident

Name(s) and student number(s) of others involved

Action(s) taken

Date:	Signed (instructor or staff member):

Documentation checklist

☐ Copy of work submitted
☐ Copy of test or examination
☐ Exam recording or screenshots
☐ Copy or original of unauthorized aids
☐ Other:

Appendix B: Request to Withdraw

Please refer to Policy 10a for details on refund amounts and time frames. HLLQP fees are non-refundable.

Student name:	Student number:
Course:	Email address:
Mailing address:	Phone number:
City:	Province and postal code:

Reason(s) for withdrawal (check all that apply and provide details below)

☐ Course changed (time, date, location, etc.)
☐ Other commitments (work, family, etc.)
☐ Moving
☐ Illness
☐ Unhappy with instructor or course
☐ Other

Details

Date:	Signed (student):

Office use only

Received by:	Date:
Refund amount:	Method of refund:
Processed by:	Date:

Additional notes