



MORTGAGE
PROFESSIONALS
CANADA

LEARNERS CODE OF CONDUCT

Mortgage Professionals Canada's (MPC) Learner Code of Conduct defines the standards of conduct and behaviour expected from all individuals enrolled in education courses offered by MPC. It also holds learners accountable for the consequences of their actions. A learner who fails to fulfill their responsibilities, as described by the Code, may be withdrawn from certain privileges, and/or face disciplinary action, including being ineligible to apply for membership with the association or expulsion from membership.

The Learner Code of Conduct serves to remind learners of their role and obligation when completing their education requirements. It also outlines MPC's values, expectations and responsibilities to promote appropriate behaviour from learners throughout the completion of their studies.

EXPECTED BEHAVIOUR

All MPC learners understand and acknowledge that they will:

- Be active learners, engaging in their education by agreeing to do their very best to acquire the knowledge and skills as defined by the learning outcomes of their specific course or program.
- Conduct themselves with honesty, integrity and respect throughout the duration of their studies.
- Not undermine the integrity or efficiency of the education course they are enrolled in, in any way.
- Assist other learners to support engagement and learning, with the purpose of ensuring that all participants acquire the knowledge, attitude and skills necessary to become a licensed mortgage professional.
- Treat all learners, facilitators, and MPC staff with respect, dignity and consideration.
- Respect the values, opinions and views of other learners.
- Not engage in demeaning or discriminatory behavior and speech.
- Report any inappropriate behaviour of other learners to maintain the integrity of the learning environment for all.
- Agree to adhere to all rules, policies, and expectations as outlined in this document.

PROHIBITED BEHAVIOUR

Violation of this Code includes, but is not limited to, the following:

- Harassment, which is defined for the purposes of this Code to include unwelcome or offensive verbal, visual, or physical contact, including conduct, comments, or images that a person would reasonably find offensive, demeaning, or hostile.
- Sexual harassment, which is defined for purposes of this Code to include unwelcome, unsolicited, and unreciprocated sexual advances, requests for sexual favors, and other verbal or physical conduct or gesture of a sexual nature that has or that might reasonably be expected or be perceived to offend, humiliate, or intimidate another person.
- Exhibiting behavior that is unruly or disruptive, or that endangers health or safety, including any physical force whatsoever.
- Discriminatory conduct based on race, sex, sexual orientation, gender expression or identity, nationality, disability, religion, political affinity, or any other characteristic protected by law.
- Deliberate intimidation, threatening, stalking, or following.
- Disruption of classes, be it online or in-person.
- Knowingly and falsely reporting violations of this Code in bad faith.

ACADEMIC HONESTY

Mortgage Professionals Canada takes a serious view of those who copy, cheat, or otherwise engage in unacceptable practices.

OFFENSES

Unacceptable practices under this policy include, but are not limited to, cheating, impersonation or attempts to cheat. Cheating is the attempt to gain an improper advantage in an academic evaluation, i.e.:

- Obtaining a copy of an examination before it is officially available or learning an examination question before it is officially available;
- Copying another person's answer to an examination question;
- Consulting an unauthorized source during an examination;
- Disruption of an academic evaluation by any means;
- Changing a score or a record of an examination result;
- Falsifying or forging a Certificate of Completion, medical documentation, or any other supporting documentation for the purpose of gaining an academic advantage.

Impersonation is to have someone impersonate you in a class, online, at an examination or in connection with any other aspect of the course. Both the impersonator and the individual impersonated are engaging in unacceptable behaviour including, but not limited to:

- Registering for the course in a name other than your legal name.
- Impersonating someone in class/online, or having someone impersonate you in class/online.
- Taking an examination for someone else or having someone take your examination for you.

Attempting to cheat includes soliciting or obtaining an examination or any other course material in advance of its distribution by the instructor or without the permission of the instructor. For example:

- Stealing an examination.
- Making unauthorized copies of the examination.
- Possessing an unauthorized copy of the examination or other course materials.
- Using or sharing a link to an unauthorized copy of the examination or other course materials.

The Academic Honesty policy is not limited to the descriptions and/or examples provided. Anyone judged to be engaging in unethical practices will be subject to the penalties under this policy.

ENFORCEMENT

If a student is suspected of engaging in unacceptable behaviour, the instructor or a representative from the Education Department will discuss the alleged behaviour with the student directly.

If the instructor or Education Department representative is not satisfied with the explanation of the alleged behaviour, or the evidence does not reasonably align with the explanation, the student shall be subject to the penalties under this policy.

A student may appeal the decision of the Education Department in writing.

Cheating in Examinations

It is the responsibility of the examination invigilator(s) to undertake appropriate measures to deal with unacceptable behaviour during an examination (whether online or in-person). Examination invigilator(s) who suspect individual(s) of unacceptable behaviour may take the following steps to ensure the integrity of the examination:

- Issue one or more verbal warnings;
- Move or isolate suspected student to a different location, and/or any other requests by the invigilator;

- Confiscation of unauthorized materials and/or electronic devices (to be returned upon examination completion);
- Immediate termination from the examination at any time, before or during the examination, as determined by the invigilator.

Penalties for Academic Dishonesty

If it is determined that a student has breached this policy by engaging in unacceptable behaviour, the following penalties may apply:

- A mark of "0" on the examination
- Require a re-write examination
- A notation in the student's education history
- A report to the provincial regulator regarding the unacceptable behaviour during the examination