

LICENSING COURSE POLICIES

Policies apply to in-class, virtual class, and online courses unless otherwise noted.

GETTING STARTED

BY REGISTERING INTO ANY OF MORTGAGE PROFESSIONALS CANADA'S LICENSING COURSES, YOU AGREE TO THE TERMS AND CONDITIONS OF THE POLICIES LISTED BELOW.

PLEASE READ THIS DOCUMENT CAREFULLY BEFORE REGISTERING.

REGISTRATION POLICY

- Registration process must be done by the individual taking the course. You may not register another individual using your account.
- Students must register using their **full legal name** as shown on government-issued photo I.D.
- Any material shipped will be sent to the address provided at the time of registration. **Please note that we cannot ship to P.O. boxes.**
- Accommodations can be made for students with special physical and/or learning needs. Medical documentation may be required. Please email education@MPC.ca *prior to* registration.
- All course communication is through email. Please ensure the information in your online profile is accurate and up to date.
- By registering in this course, you acknowledge and authorize the sharing of your information with industry regulators.
- By registering in this course, you acknowledge having read and understood the policies, expectations and tenets outlined in the [Learners Code of Conduct](#), and agree to abide by them.

Please direct your email inquiries as follows:

- General Inquiries and Course Changes: education@MPC.ca
- Address Information / Shipping: info@MPC.ca
- Exam Information: exams@MPC.ca

LICENSING COURSES POLICIES

CANCELLATIONS AND TRANSFERS

CANCELLATION POLICY

- Cancellation fee is \$150.00 + applicable taxes.
- Cancellation requests must be received via email at education@MPC.ca in the timeframe specified (*based on course delivery method*). Please ensure you receive an email confirmation of cancellation. Any materials shipped are yours to keep; materials are not returnable nor refundable.
- In-class/virtual class course cancellations: Requests must be received via email **at least 14 calendar days prior to course start date**.
- Online course cancellations: Requests must be received via email **within seven calendar days** from **purchase date**. Students **must not** have started their online program.

TRANSFER POLICY

- Transfer fee is \$75.00 + applicable taxes.
- Transfer requests must be received via email at education@MPC.ca in the timeframe specified (*based on course delivery method*). Please ensure you receive an email confirmation for the transfer.
- For in-class/virtual class transfers, students must choose a session within six months of their original registration. If a new course date cannot be selected, the cancellation policy and fee will then apply.
- Registration cannot be transferred or assigned to another individual.
- In-class/virtual class course transfers: Requests must be received via email **at least 14 calendar days prior to course start date**.
- Online course transfers: Requests must be received via email **within seven calendar days** from **purchase date**. Students **must not** have started their online program.

LICENSING COURSES POLICIES

PARTICIPATION AND COURSE EXTENSIONS

IN-CLASS & VIRTUAL CLASS PARTICIPATION POLICY

- Students attending the intensive one-week course are expected to review all materials prior to the first class. Other daily reading and/or homework may be assigned.
- All textbook content, handouts and class discussions are subject to appear on the final exam.
- Classes run from 9:00 AM to 4:30 PM.
- **Attendance on all five days is required and will be monitored.** Failing to attend in-person or virtually all days of class *may* result in the student's ineligibility to write the final exam, and thus, complete the course. Exceptions may be made for extenuating circumstances.
- Students of a virtual class must ensure to have access to a webcam and microphone in order to participate. Students are expected to be on camera and available to discuss the content for the full duration of each class.

ONLINE PARTICIPATION POLICY

- Access to online studies is available immediately upon registration.
- The online program is accessible for a period of **six months** from the date of purchase.
- Online modules must be completed. Entry level licensing courses also require completion of the course textbook.
- The instructor-moderated *Virtual Study Group* provides students with resource materials, discussion forums, FAQs, as well as other course information.
- Modules may contain a quiz to verify material comprehension. Preparatory practice exams will be provided **at the end** of the online course.
- **All online modules must be fully completed prior to booking an exam.**

ONLINE COURSE EXTENSION

- Extension fee is \$75 + applicable taxes.
- A **maximum of two, two (2) month** extensions are available for students who cannot complete the online program and write their exam within the six month allotted time period.
- Extension requests must be received via email at education@MPC.ca **prior to the course expiry date.** The course expiry date is indicated in your online course profile.

LICENSING COURSES POLICIES

EXAMS

EXAM POLICY

- The exam format is 50 multiple choice questions with the exception of Manitoba and Saskatchewan (100 multiple choice questions).
- Passing grade for entry-level licensing courses is 60% with the exception of Manitoba (70% required).
- Passing grade for the *Private Mortgages Course* is 70%.
- Passing grade for the *Private Mortgages Course Challenge Exam* is 80%.
- Valid, government-issued photo I.D. is required to write the examination.
- For in-class sessions, exams are written on the afternoon of the last class.
- For virtual classes and online self-study students, the exam must be written **within six months** of the course purchase date. Students may choose a(n):
 - Online invigilated exam (internet access is required, as well as computer camera and mic (\$75).
 - In-person exam at an approved test centre (\$100).
 - Pre-scheduled in-person exam at MPC's head office in Toronto (\$0).
- Exam "no-shows" automatically receive a mark of 0.
- Results are sent via email within five business days of writing the exam.
- Online exam bookings and reschedulings **require at least 72 hours' notice**.
- In-person exam bookings and reschedulings **require at least 24 hours' notice**.

EXAM REWRITE POLICY

- Students who are unsuccessful, or are a "no-show", on their first exam attempt may request a rewrite within six months of their original exam date (*Private Mortgage Course – Challenge Exam* excluded).
- Should a student request to schedule their exam rewrite in-person, or wish to rewrite their final exam online, exam booking fees will apply (please refer to section **EXAM POLICY**).
- Students who fail an exam, and do not rewrite their exam within six months, will be required to re-register as a new student into the full course in order to continue with their studies.
- Students registered in the *Private Mortgages Course – Challenge Exam* are permitted to one attempt only.

EXAM RESCHEDULING POLICY

- Rescheduling requests for in-person exams must be emailed to exams@MPC.ca at least 24 hours prior to the current scheduled exam date.
- The rescheduling fee for in-person examinations is \$75 + tax.
- Online exams can be rescheduled at no cost **with a minimum of 72 hours' notice**. Should a request be submitted with *less than 72-hours* notice, the standard rescheduling fee of \$75 + tax will be applied.