

Policy on examination integrity and the prevention and combating of fraud

The purpose of this policy is to ensure the integrity, fairness, reliability and equal treatment of candidates in examinations organized by the Becobra examination centre, with a view to demonstrating the professional knowledge required for access to financial intermediation activities, and more specifically intermediation in insurance distribution.

It applies to all candidates taking part in exams, whether these are held on site at Becobra's premises or remotely via an online proctoring system. Participation in an exam implies full acceptance of the exam regulations, the practical instructions and this policy.

1. General principles

Each candidate must take the exam personally, individually and without external assistance, in compliance with the instructions provided. Any conduct that may jeopardize the integrity of the exam is prohibited.

A technical incident, unintentional interruption or other irregularity does not in itself constitute fraud. Such events are assessed on the basis of the specific circumstances.

2. Fraud and attempted fraud

Fraud or attempted fraud means any deliberate act intended to falsify the conduct or result of the exam, conceal or substitute the candidate's identity, or circumvent the applicable control and security measures. This includes, but is not limited to:

- use of unauthorized documents, aids, devices, software, websites or digital tools;
- use of search engines, artificial intelligence tools, or messaging or communication applications during the exam;
- communication with third parties or any form of external assistance;
- having another person take the exam or engaging in any other form of identity fraud;
- viewing, copying or exchanging answers or information between candidates;
- photographing, filming, recording, copying or reproducing exam questions or answer options;
- manipulating or disabling technical requirements or technical security or control systems; opening unauthorized applications, documents, browser windows or web pages;
- any attempt to circumvent the applicable rules, instructions and procedures.

3. Prevention and control measures

3.1. Identification

Before the exam begins, each candidate must identify themselves using an identity card or an equivalent official document bearing a photograph. For an on-site exam, a second identification is carried out using a unique exam code, or token. The examination centre reserves the right to carry out additional checks to ensure the authenticity of the candidate's identity.

3.2. On-site exams

On-site exams are supervised by designated invigilators.

The candidate must:

- follow the invigilator's instructions;
- use only authorized materials;
- not communicate with other candidates or third parties during the exam;
- not use unauthorized devices, documents or aids;
- not leave the exam room without permission;
- respect the confidentiality of the exam questions.

The invigilator may ask a candidate to remove unauthorized items or take other reasonable measures to ensure the proper conduct of the exam.

3.3. Online exam via proctoring

For remote examinations, additional control measures are applied to ensure the same level of reliability. The candidate must have the required technical equipment and a suitable exam environment.

In this context, the candidate agrees to the use of:

- a webcam;
- a microphone;
- screen sharing;
- a second camera via a smartphone or tablet;
- a secure browser or proctoring software;
- monitoring and recording of the exam session.

Throughout the exam, the candidate must:

- be alone in the room;
- be in a quiet, sufficiently well-lit and tidy room;
- remain visible via the webcam;

- sit at a clear desk without unauthorized documents or aids;
- refrain from communicating with third parties;
- refrain from opening unauthorized applications, documents or web pages;
- refrain from disabling or manipulating the required monitoring.

The candidate must follow all instructions given by the online proctor. If the technical set-up or exam room does not meet the requirements, the exam cannot be started or continued.

4. Confidentiality of exam questions

The content of the exam is confidential.

It is prohibited to:

- copy exam questions or answer options in whole or in part;
- photograph or film them;
- capture them by screenshot or another digital method;
- write them down with a view to further dissemination;
- communicate them to other persons;
- publish or distribute them online or through other channels.

This obligation continues to apply after the exam has ended.

5. Technical incidents and other irregularities

A technical incident, connection problem, unexpected interruption or other irregularity must be reported immediately to the invigilator or proctor. The candidate must then follow the instructions given and must not independently attempt to circumvent or restore the secure exam environment by opening unauthorized applications. A technical incident or unusual behaviour is not automatically regarded as fraud. The specific circumstances are assessed on the basis of the available information.

6. Detection and handling of fraud cases

Where possible fraud, attempted fraud or a serious irregularity is identified during or after the exam, the exam may be interrupted or terminated if this is necessary to safeguard the integrity of the exam session. The incident is documented and handled in accordance with the exam regulations and the applicable internal procedures.

The assessment may take into account, among other things:

- the report of the invigilator or proctor;
- technical data from the exam session;
- available video, audio and screen data;
- records of digital activity;

- statements made by the candidate;
- other relevant information.

Where appropriate, the candidate may be asked to provide an explanation of the facts identified. In accordance with the exam regulations, confirmed fraud is reported to the person responsible for the examination centre and to the person responsible for the examination system. Any further reports to the employer or the FSMA are made in accordance with the applicable exam regulations and procedures.

7. Where fraud is not confirmed

If, following assessment, there is insufficient evidence, or it is concluded that no fraud or attempted fraud occurred, the exam is considered valid. If the examiner interrupted the exam before the candidate was able to complete it, the examination centre may, where necessary, propose appropriate alternative measures, such as a full or partial reset of the exam, in accordance with the applicable rules and with a view to ensuring equality between candidates.

Where there are grounds to do so, the examination centre may remind the candidate of the applicable rules. The elements relating to the case are retained in accordance with internal procedures and in compliance with the rules on the protection of personal data, solely for the purposes of traceability and the continuous improvement of control procedures.

8. Sanctions

In the event of confirmed fraud or attempted fraud, the exam is declared invalid. This may also have consequences for the possibility of taking another exam and may result in further reports to the competent authorities.

9. Data protection

In connection with the organisation of exams, and remote exams in particular, certain data may be collected and processed, including images, recordings and technical data. Such processing is carried out solely for the purposes of organizing and securing the exam and monitoring proper compliance with the exam rules. These data are processed in accordance with the applicable legislation on the protection of personal data and the privacy statements of Becobra and Brokers Academy.

10. Final provisions

This policy supplements the exam regulations. In the event of any conflict between this policy and the exam regulations, the exam regulations take precedence.

This policy may be amended at any time to take account of developments in legislation, technology or organisation.