

STUDENT REGULATIONS

2016-2018



**INSTITUTO DE
BANCA Y COMERCIO**
aprendes practicando

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PREAMBLE¹

This regulation includes all provisions and amendments adopted by the President and the Board of Directors of the Instituto de Banca y Comercio.

The provisions of this regulation are in harmony with the fundamental principles that the Constitution of Puerto Rico guarantees the right of everyone to education that encourages the development of their skills, personality and strengthening their rights, fundamental freedoms and the dignity of human beings.

The Instituto de Banca y Comercio want the students to have the widest possible participation in our institutional community.

For that to be viable in an environment of fellowship among students and between them and the faculty and administration, we provide this regulation. In it the rights, rules, standards and procedures are established oriented to the behavior of students and the style that requires an educational institution.

We encourage you to read it carefully, as it will be your guide during your studies with us.

¹ *The title does not reflect gender, is a neutral term to refer to students, any employee, professor; Counselor, Academic Director, Campus Director.*

I. PURPOSE OF REGULATION

Instituto de Banca y Comercio establishes this Student Regulation for the purpose of publishing the rights and duties of students enrolled in the institution and serve as a guide to provide a learning environment of respect.

- A. The provisions of this Regulation are in harmony with the institutional mission and vision.

1. This Regulation aims:

- A. Introduce to the students their rights and duties as students of Instituto de Banca y Comercio.
- B. Identify the representatives of the institution that are responsible for addressing all matters covered by this Regulation.
 - 1. Campus Executive Director
 - 2. Academic Director
 - 3. Program Senior Master Lead
 - 4. Professor
 - 5. Registrar
 - 6. Academic Counselor
- C. Establish standards of acceptable behavior in the institution, to ensure a safe environment for the whole community and penalties to the violation of rules of conduct.
- D. Ensure all students be treated fairly without discrimination against him/her because of race, color, age, gender, pregnancy, sexual orientation, religion, nationality, marital status, affiliation and political ideas, physical and / or mental disability, origin or social status, or any other discrimination prohibited by law.
- E. Ensuring every student the right to differ and claim rights in order, according to the norms of institutional behavior without this action interferes with or impair academic processes, institutional order, so sound coexistence is safeguarded.

II. STUDENT RIGHTS AT IBC

The fundamental right of every student at Instituto de Banca y Comercio is to be educated and enjoy an education that promotes the full development of his personality, the scope of occupational skills in professions that have selected and strengthening human rights.

Every student is entitled to:

1. Be treated with respect as a human being.
2. To receive a quality education that allows to obtain a preparation in the selected area.
3. To request and receive information on financial aid available as well as other information related to financial area.
4. Request from the admission process all support services available to students with special needs.
5. Professors provide and discuss the course syllabi at the beginning of each term.
6. To receive academic support according to their particular need.
7. Receive instructional material of a course in which the teacher has been absent.
8. Freely express their ideas and opinions and to dissent from their professors, always within a respectful environment. To the extent that the nature of each course permits, in classrooms reign dialogue and freedom of discussion, expression and research. Students can submit reasonable objections to the data and views expressed by the professor. This right shall not relieve the student from the obligation to learn the content, and meet the other requirements of a course in which they are duly enrolled.
9. To receive grades based on their academic achievement and their compliance of all the requirements to pass the course. The opinions and student conduct in matters unrelated to the academic demands are not taken into account at the time of awarding the grade. All kinds of information on opinions and beliefs of a student that the professors, counselors, etc. acquired in its relationship with them during their work is confidential. Students are entitled to such information is not communicated to third parties without authorization. This does not prevent the professor or counselor to make judgments about the ability, character and student achievement, or discuss about them with other professors, looking for ways to better understand and help the student.

10. Receive a fair assessment in their academic work by their professors and in accordance with the criteria established for each subject and school year.
11. To be assessed through oral exams if provide any valid reason to the professor, if not detrimental to the course requirements or criteria established by the course professor.
12. Know the results of examinations and tests that are submitted within a reasonable period of time, preferably not more than one (1) week.
13. Review and revise work required duly revised and marked.
14. To request a review of the grades obtained before its professor or to the Academic Director if not answered the request by the professor.
15. Meet with their professors outside the classroom, in hours previously coordinated, to answer questions and seek guidance in matters related to the subject and its difficulties. The student and the teacher examine any aspect of the academic matter under study with mutual respect and intellectual responsibility.
16. Make suggestions he/she deems appropriate for both their teachers and the institution's management with order and respect.
17. Carry out activities that promote their development with the approval the Academic Affairs Office, Counseling and Retention and the Campus Director.
18. Participate in activities organized at the institution where the personal and professional development is promoted, their leadership skills, planning and creativity in social interaction with their fellow students and the community.
19. Organize student and professional organizations authorized and registered by the institution, cultural, academic, social or sports purposes, as long as they are not for personal profit.
20. Organize parties, dances, sales, etc. in order to raise funds for a particular purpose, if proper approval is obtained from the leadership of Instituto de Banca y Comercio.
21. Participate in extracurricular activities of Instituto de Banca y Comercio as long as their participation has not been excluded for misconduct or any other reason.
22. Elect or be elected to its class committee, or any other student organization of the Instituto de Banca y Comercio as long as they meet the requirements. They cannot be discriminated because of race, creed, sex, political or socio-economic status.
23. Be heard and assisted by the leadership of Instituto de Banca y Comercio, by their professors and Counselors, as long as these are not in class hours or

detrimental to the proper functioning of the institution and has made appointment or turn.

24. Submit comments as individual and collectively petitions with the relevant institutional authorities. They must be submitted in writing to the Campus Executive Director.
25. Be notified of any action against him/her before the deviation or violation of policies or institutional rules of evidence in that they are based and to be given the opportunity to present their version of events.
26. Any information relating to student records, will be available only for the use of authorized people Instituto de Banca y Comercio. Out of this will have to be with the student's consent or court order (Subpoena). See FERPA.
27. Receive degrees and credentials in accordance with the courses in the program of study and whose overall grade point average is 2.00 or more. The format used will be in the form of certificate or other proof of successful completion of the program; subject to having updated its academic, administrative and financial commitments to the institution.

III. DUTIES OF STUDENTS AT IBC

Every student has the duty to:

1. Display and maintain conduct that respects the rights of all members of the academic community and staff.
2. Regularly attend courses and externships. Justify their absences having clear that is responsible for the material assigned and offered in the course enrolled. If necessary justification, shall be submitted to the professor of the course.
3. Have visible at all times its IBC's student ID card. Each student will carry its ID card in activities that represent the institution with proper authorization from the institutional authorities.
4. Conserve, care and cause no damage to property, equipment and instructional materials. Doing so is liable to disciplinary sanctions.
5. Dress properly and maintain good hygiene.
6. Use the uniform as required by the curriculum.
7. Comply with the laws included in the Institutional Policies:
 - a. Academic Integrity

- b. Plagiarism and Copyright
 - c. TEACH Act
 - d. Education Records Privacy
 - e. Equal opportunities
 - f. Prevention of Use and Abuse of Drugs and Alcohol
 - g. Law # 56, Administration of Medicines for Asthma
 - h. Law # 186, Restrictions on Use of Social Security Number
 - i. Law # 37, Prevention of Harassment and Intimidation (Bullying)
 - j. Cyberbullying Prevention
 - k. Law # 191, Birth Certificates to Public or Private Entities.
 - l. Law # 25, School Immunization – PRIR, Department of Health of the Commonwealth of Puerto Rico.
8. Comply with the **Law on Prevention of Harassment and Intimidation (Bullying) and Cyberbullying Prevention Act.**
- a. Avoid harassment- Law of April 10, 2008 (Prevention of School Bullying) - right of all students to their personal safety, free from harassment and intimidation (bullying); to study in a healthy environment; to privacy and personal dignity; to promote the formation of student organizations; a fair evaluation of their academic work; to properly maintain documents related to their academic history and student life; to select an occupation or profession freely; to receive vocational guidance and other specialized services; an education that will enable higher studies or provide them access to the labor market within and outside of Puerto Rico, to organize and participate in the activities of their school.
 - b. Cyberbullying - avoid Cyberbullying, defined as bullying through electronic information (text messages, web pages, mobile, social networks, emails, instant messaging, blogs, etc.); harassment and personal intimidation through technology.
9. **Law No. 300 of 1999, P. S. 1432 LAW 300, 1999**
To adopt the “**Criminal Record Verification Act of Care Service Providers for the Children and the Elderly of Puerto Rico**”, **Law No. 300 of September 2, 1999**; establish as public policy of the Government of Puerto Rico adoption, promotion and implementation of mechanisms to prevent or physical or sexual abuse against children and elderly in care facilities; define terms; prohibit persons convicted of violent sex crimes, child abuse and certain serious and less serious crimes involving violence or moral depravity, act as service providers care for children and the elderly; provide qualified civil

immunity to those responsible for enforcing the provisions of this Act; fix penalties; empower departments and instruments of the State Government to adopt the necessary regulations; and for other related purposes.

10. Comply with the academic, administrative and economic commitments that have contracted with the institution according to IBC policies.

IV. SANCTIONS

IBC recognizes and guarantees students the right to express their opinion orderly according to the rules of conduct in a manner that does not interfere and harm the academic and administrative processes of the institutional community. Every student must ensure and comply with the rules and policies established by Instituto de Banca y Comercio.

1. **Specific punishable acts**

The following acts constitute violations of the basic rules of order and academic coexistence and involve disciplinary sanctions:

2. **Violations of Regulations:**

Violation of any Institutional or student regulation or policy applicable at Instituto de Banca y Comercio.

3. **Behaviors and Actions Subject to Minor Sanctions**

- a. **Use of Student Identity Card of Instituto de Banca y Comercio**

- Attend the institution without proper student identification certifying him as a member "bonafide" of it.
- It is compulsory that students obtain, carry their ID card and show if required by an institutional official.

- b. **Attire**

- **Proper Attire** -Attend classes dressed inappropriately. That is, with miniskirts, low necklines, shorts, form-fitting clothing, tank tops for men or any other type of clothing that alters the order and decorum of the institutional community.
- **Use of Uniform** - It is the responsibility of each student to use the uniform designated for the program of study during classes with laboratory and externship components.

c. **Children access to facilities**

- The access of children to classrooms is not allowed, their presence is limited to the administrative area or area assigned by the institution and in the company of an adult for their safety.

Applicable Sanctions

The application of these sanctions will be carried out according to the nature and severity of the deviation or non-compliance.

Minor Sanctions

1. Verbal or written warning
2. Probation for a definite time. This probation may include the provision that, for a period of validity, the violation of any of the conditions imposed could result in the suspension for a definite period or permanent expulsion.
3. Written warning with copy to the student record in the Academic Counseling Office.
4. Assign some community work.

Recidivism

Recidivism is considered as an aggravating circumstance in the future imposition of sanctions. This is considered a higher sanction.

Conducts and Behaviors Subject to Major Sanctions

1. Academic Violations

- a. Dishonesty, including fraud, related to academic work or any action to that end.
- b. Fraud or any action to this end in compliance with the application of Financial Aid and other similar documents.
- c. Alteration or falsification of grades, records, ID cards and other official documents of Instituto de Banca y Comercio.

2. Inappropriate or Unauthorized Use of Computers

- a. Alteration or destruction of systems or information programs, vandalism or electronic fraud.

3. Confidentiality of information

- a. Disclose confidential information received in the performance of their duties as a participant in Work Study Program and as a student of externships.

4. **Refusing to comply with instructions** given by official representatives of Instituto de Banca y Comercio, acting in the performance of their duties.
5. **Disturbance of peace and tranquility**
 - a. In the classroom, hallways, administrative facilities or premises of the institution with shouting, tumultuous or offensive behavior, threats, taunts, fights, challenges, provocations or by using rude, profane or indecent language.
6. **Misconduct**
 - a. Disturbing the peace and tranquility as defined in the preceding paragraph in and outside the campus. If you are acting on behalf of Instituto de Banca y Comercio on behalf of the student or activities officially sponsored by the institution and when such conduct adversely affects in any way the good name of Instituto de Banca y Comercio.
7. **Interruption, obstruction or disturbance** of the regular tasks of the institution or holding events or functions duly authorized or conspiring to do so.
8. **Acts and Publications not authorized by Instituto de Banca y Comercio.**
 - a. Publication or distribution at Instituto de Banca y Comercio, of scandalous, obscene or anonymous material, or disturbing the institutional order.
 - b. Distribution within the institution or posting on the bulletin boards or walls of Instituto de Banca y Comercio flyers or newsletters without prior approval of the Campus Executive Director.
 - c. Celebrate or organize student acts within the institution and the institutional official sites on the Web, which are not authorized by the Campus Executive Director.
 - d. Using social networks or bulletin boards for ads, promote activities and publish photos without the authorization of the Campus Executive Director.
9. **Sales and Collects**
 - a. Collect money or sell products or services by any means without the prior authorization of the Campus Executive Director.
 - b. Organization or participation in collections of money or otherwise, within the institution, unless it is authorized by the Campus Executive Director.

10. Property Damage

- a. Causing malicious damage within the facility or on the property of Instituto de Banca y Comercio or outside in acts or official duties authorized by the Institute or conspiring to do so.

11. Unlawful Activities

- a. Participation in dishonest acts, fraudulent acts or gambling at Instituto de Banca y Comercio or premises.
- b. Use, possession or distribution of alcoholic beverages in any form within the institution or visit under the influence of alcohol.
- c. Use, possession or distribution of narcotic drugs except under medical prescription (Law No. 56 in the catalog of Instituto de Banca y Comercio).

12. Possession of Weapons

- a. It is forbidden to carry weapons, as defined by the Guns Law of Puerto Rico, within the institution or any institutional facility or during the celebration or sponsorship of any such activities.
- b. This prohibition extends to students who have permits to carry weapons, according to the Laws of Puerto Rico. This does not apply in cases where such students are officials responsible for order and public security, duly authorized by the Commonwealth of Puerto Rico or the Federal Government for the carrying of weapons. In the latter case, you must submit evidence of this authorization.

13. Acts of Violence.

- a. Disrespect, insult, humiliation, threat of assault or attempted aggravated assault to officials of the institution, faculty, staff and/or students.

14. Disobedience and Violation

- a. Under the conditions of evidentiary and/or disciplinary sanctions imposed in accordance with the procedures specified in these regulations.

15. Any act qualified by law as a crime.**16. Incorrect Use of the Uniform**

- a. Incorrectly use of the uniform required by some academic programs to participate in activities that are not authorized or official.

17. Misrepresentation

- a. Assuming representation on behalf of Instituto de Banca y Comercio without prior authorization from the institutional authorities.

18. Copyright

- a. Fail to observe the Copyright Law and institutional policies for Academic Integrity, Plagiarism and Copyright.

19. Use of Technology

- a. Improperly use any electronic equipment (computers, phones, iPads and others) to offer or receive assistance during an examination or other academic exercise in person or virtual.
- b. Access, publish, use, possess or distribute defamatory, dishonest, scandalous, pornographic or anonymous, through physical means or electronic that violates the philosophy, mission, policy, institutional standards of Instituto de Banca y Comercio or the standards set in this Regulation.

20. Use improperly or negligently any safety equipment of the institution.

- a. Misusing the computer systems of the institution.

21. Smoking on the Campus Premises.

- a. Instituto de Banca y Comercio as an educational institution does not allow smoking in classrooms, offices, laboratories, study rooms, library and in the halls of the institution. The areas designated for smoking are labeled identified. (Law No. 40, as amended by Act No. 66 of March 2, 2006.)

22. Causing malicious damage to property of Instituto de Banca y Comercio, within the grounds of this or conspiring to do so.**23. Altering or destroying systems or programs of electronic information, commit vandalism or mail fraud.****24. Use, possession or distribution of alcohol or controlled substances in any way on the grounds, buildings of the institution, externship sites or activities within or outside the institution, regardless of the means used, in violation of the Federal Law PL 101 -226 of Schools and Communities Free of Drug and Alcohol.****25. Engaging in dishonest acts, fraudulent acts or gambling on the grounds and facilities of the institution and in places recognized as an extension of this and the official sites of the Instituto de Banca y Comercio in social network.**

26. **Incurring disrespect, insult, abuse, threats, aggression, fights, challenges, ridicule, harassment or other conduct** that threatens the emotional physical health and safety of members of the institution and in places recognized its extension.
27. **Hold overconfidence among students, faculty or administrative staff**, which involves pranks, obscene or disrespectful language and jokes or inappropriate comments that are racial, sexual, political or religious content.
28. **Join or create a hostile environment or sexual, emotional or physical harassment**, student to student or student to faculty and student to administrative staff.
29. **Engaging in fraud or irregularity in the handling of student funds.**
30. **Disobeying, breach or violate any of the conditions of probation or disciplinary** sanctions imposed in accordance with the procedures specified in this Regulation.
31. **Falsifying, altering, destroying, possessing or misuse of documents of Instituto de Banca y Comercio** such as: Application for Admission, Financial Aid, Credits Transcripts, identification cards or any other documents related to negotiations with Instituto de Banca y Comercio.
32. **Misappropriate tests, altering documents and forging signatures.**
33. **Participate or incite riots or violence.**
34. **Incurring dishonesty and any other inappropriate** behavior related to academic work or any action to that end.
35. **Engaging in fraud through the unauthorized use of materials, replace his/her name instead of the creative author of a job**, give or receive unauthorized help during an exam, externship or other academic exercise.

V. PROCEDURES FOR COMPLAINTS OF SANCTIONABLE CONDUCTS

Procedure for complaints of conduct with minor sanctions. When a student violates any of the rules outlined in this regulation, the following procedure shall be followed:

Once an inappropriate action has been committed by a student, the person or official who complaints of such conduct must submit to the Academic Advisors in writing the details of the situation in a maximum of three (3) working days.

1. Shall be referred to the Academic Counseling Office.
 - a. The referral source will be the professor, administrative staff, or student who witnesses or is a victim.
2. The Counselor shall evaluate the situation presented in the written statement and determine whether the conduct described in the document or filed complaint constitutes a minor or greater fault to the provisions of this Regulation.
3. After the Counselor receives the complaint in writing, shall summon the persons involved for an interview.
4. The counselor shall examine the facts taking into account the following:
 - a. Report or narrative of the person or persons who refer the case.
 - b. Research witnesses and whether there exist such statement.
 - c. Report of professors in terms of their irregular behavior in the classroom.
 - d. Testimony of the accused student.
 - e. Visit incident site (as needed)
 - f. Testimony of the person affected by the incident if any.
5. If the conduct in question constitutes a misdemeanor under this Regulation, said official will guide the people involved on possible sanctions to apply.
6. In addition, they will guide in case a second complaint in the same situation or another matter will be referred to the Disciplinary Committee.
7. If the situation is reconcilable, it will reach an agreement between the parties involved, in writing and signed to officially record.
8. If not reconcilable, the situation will be referred to the Disciplinary Committee.
9. Completed all the investigation, the Counselor will discuss the situation with the Academic Director and the two will submit the

recommendations to the Campus Executive Director, who will ultimately determine the sanction to be applied.

10. The counselor will report on the facts, the completed investigation and actions to be taken.
11. This report will be kept in the archives of the Academic Counseling Office.
12. The Counselor shall have the authority to summarily suspend the student if he/she considers that their presence constitutes a danger to the security of property, life and/or maintenance of the institutional order.

In the case of minor sanctions, these may be applied directly by the Academic Counselor.

In the case of higher sanctions these will be consulted and presented to the Campus Disciplinary Committee, the Academic Affairs Office and Operations of the institution before being applied, when necessary.

VI. PROCEDURE TO FOLLOW FOR CONDUCT COMPLAINTS WITH MAJOR SANCTIONS

1. The Counselor shall have three (3) days to convene the Disciplinary Committee and submit a report on the complaint.
2. The Discipline Committee will conduct an investigation taking into account information on the complaint filed, information on academic record, academic progress, relationships with the institutional community and everything that can be the subject of evidence to investigation.
3. In a period not exceeding three (3) working days, the Committee shall summon the persons involved in the complaint using the following means:
 - a. Certified letter
 - b. Letter sent by email
 - c. Phone call
 - d. Another available means
4. The Disciplinary Committee will make its determination in writing and submit it to the Campus Executive Director with copy to the Academic in a period not exceeding three (3) days.
5. The counselor immediately notifies the parties involved, via certified mail, the decision taken by the Committee regarding the complaint and sanctions to be applied, if any.

6. The student may appeal the decision to the Campus Executive Director or his/her delegate, within three (3) working days after receiving the notice.

VII. COMPLAINTS ON ACADEMIC AND ADMINISTRATIVE PERSONNEL OF IBC.

1. In case of complaints submitted by students against possible violations by any administrative or academic staff, shall be referred to the Academic Department, Campus Director and Human Resources to be carried out the corresponding procedure.
2. The Academic Director will investigate the allegations made in the complaint related to the student and will refer to the immediate supervisor allegations about employees.
3. If any possible violation of rules and institutional policies is determined, the situation will be referred to the immediate supervisor if is an administrative staff. If is an academic staff will be referred to the Campus Executive Director.
4. After evaluating the situation with the employee, shall be determined by the Director of Human Resources, the Campus Executive Director and the immediate Supervisor, as applicable, corrective measures and notified the determination by written statement to the Academic Director.
5. The Academic Director notifies the determination to the student by written statement.
6. If the complaint was related to the use of drugs or alcohol, sexual harassment, discrimination because of race, color, age, sex, sexual preference, religion, nationality, marital status, national origin, political affiliation, disability or social status, it will be addressed and processed under the guidance of the Institutional Policies and Laws applicable to these matters.
7. Once notified of the action taken, if the student does not agree, may appeal to the Executive Director of the Institution or his delegate, no later than three (3) working days. The decision taken by the Campus Executive Director, as to such appeal, shall be notified in writing within fifteen (15) working days

VIII. MAJOR SANCTIONS APPLICATION

1. The purpose of these sanctions is to encourage institutional security when there are reasonable and proven grounds to believe that the act committed constitutes a danger to the property, life or maintenance of the institutional order.
2. Depending on the nature and severity of the offense, it may abide the following sanctions:
 - a. The suspension of participation in co-curricular and extra-curricular activities, although paid for them.
 - b. For these purposes, these activities could include, among others: attending classes, labs, conferences, lectures, external or internal practices and other similar activities.
 - c. Once the Disciplinary Committee and the Campus Executive Director submit their decision of suspension or expulsion, the Counselor will notify by certified letter and through email to the student, professors and the Registrar's Office of the sanction imposed. In addition, the letter of suspension or expulsion will be archived in the students' academic file.
 - d. In the case of suspension, the Academic Director will give the student the classification of W (Administrative Withdrawal) and will apply the established standard rules for adjusting financial aid funds (Title IV).
 - e. The determination may be appealed to the Campus Executive Director in a period not exceeding three (3) working days.
 - f. The determination of the Campus Executive Director will be final at the campus level.
 - g. Probation for a definite time - This probation may include the provision that during its validity period, the violation of any of the conditions imposed could result in: suspension of the institution for a defined period not less than one (1) academic term.
 - h. Permanent expulsion from the institution.

IX. APPEALS

In case of appeal the Campus Executive Director will convene the Disciplinary Committee of the Campus.

The affected student may appeal in writing to the Campus Executive Director within three (3) calendar days from the date it was notified of the sanction. This shall convoke the Disciplinary Committee who will review the case.

The determination of the appeal made by the Committee shall be final and not appealable.

Any student who has received a permanent expulsion as a sanction without granting him/her privilege to avail to any admission procedure under probation conditions shall be entitled to appeal to the Committee. The appeal must be in writing and contain allegations that the student deems necessary or appropriate for the consideration of his/her case.

The appeal rights hereby granted are established and will not affect the effectiveness of the sanction imposed. The imposed sanctions, if not appealed, will be put into force and effect from the moment they have been issued by the authorized officials to do so by this regulation. If from the appeal process arose that the student is innocent, Instituto de Banca y Comercio is obliged to provide all help and assistance necessary to not adversely affected in their academic work because of the sanction.

X. ACADEMIC AREA GRIEVANCE PROCEDURE

1. If a student has a complaint of an academic nature regarding an professor, he/she has the right to file a complaint through the Academic Director. This will refer the complaint to the Department's Senior Master Lead or Master Lead to which such faculty member belongs.
2. The Academic Director and the Department's Senior Master Lead will conduct an investigation of the complaint.
3. If the student's complaint proceeds, the Academic Director and the Department's Senior Master Lead will take disciplinary action as established in the Faculty Manual and Institutional Policies.
4. The Department's Senior Master Lead along with the Academic Director will notify the Campus Executive Director through an official statement the action taken thereon.
5. The Academic Director will inform the student about the action taken.

XI. DISAGREEMENTS WITH GRADES

1. The request for grades review may only be filed for the final grades.
2. The student may request a review of final grade change within thirty (30) academic calendar days at the end of the course.
3. A final grade can only be changed by the course professor or Academic Director.
4. The Registrar's Office can change the grade in case of a mathematical error (error in the calculation process).

Procedure to be followed by student:

1. The student must submit in writing the Request for Grades Evaluation, available at the Registrar's Office, to the professor who gave the grade.
2. Must include copy of any document that supports the application.
3. The professor will have ten (10) days from the date change application date and will provide written and detailed explanation that includes the calculation for the final grade, as established in the course syllabi.
4. If the professor is not available or does not respond within the ten (10) working days, the student must contact its Department's Senior Master Lead.
5. The Department's Senior Master Lead will review the application and send the student a detailed written response within ten (10) working days.
6. If the student is not satisfied and believes that this information should be reviewed, will have ten (10) working days to appeal to the Academic Director, including the professors or Department's Senior Master Lead responses, as applicable.
7. The Academic Director's decision shall be final and determined. The determination in favor of the student in its grade review complaint, will proceed to make the corresponding change either by the teacher or by the institution.

XII. PROCESS TO FOLLOW TO FILE A COMPLAINT RELATED TO THE ACADEMIC QUALITY OF THE INSTITUTION:

1. A student who has a complaint about the academic quality of any academic offering offered by the institution must submit the complaint in writing to the Department's Senior Master Lead observing the following procedure:
2. The complaint must be filed no later than completed thirty (30) working days after the end of the course where the complaint occurred.
3. The Department's Senior Master Lead will investigate the concerns expressed, including a conversation and an observation of the professor.
4. The Department's Senior Master Lead will contact the student, in writing, notifying the results of the complaints evaluation.
5. If the student is not satisfied with the response, may submit another complaint in writing to the Campus' Academic Director.

XIII. PROCEDURE TO SANCTION THE BREACH OF THE ACADEMIC INTEGRITY

1. Sanctions for breach of the Academic Integrity Policy
2. Having identified a breach of Academic Integrity Policy, the professor must document what constitutes such failure so that corrective action or penalty to be applied is determined.
3. The penalty that could lead to a breach of Academic Integrity Policy, will depend on the following factors:
 - a. That the student is first offender.
 - b. That the failure was not intentional.
 - c. That the failure has been due to ignorance or neglect.
 - d. That the student recognizes the offense when presented with the evidence.
 - e. That the offense occurs early or late in the academic program.
 - f. That the offense is related to a minor assignment or project or essay.
 - g. That the failure has greater impact on the learning environment of the institution.
4. Instituto de Banca y Comercio as an educational institution establishes in Academic Integrity Policy that will not tolerate acts of falsification, misrepresentation, intellectual dishonesty, whether intentional or unintentional.
5. Instituto de Banca y Comercio promotes the development of an academic culture which permeates ethics and respect for the intellectual work of others and therefore establishes sanctions according to the student's offense, in order to educate them before applying a greater sanction.
6. Sanctions:
 - a. **1st Offense:** Failure in the assignment in which the action occurred and a written warning from the professor with copy to the Institution's Academic Director. The warning will include a description of the minor fault to the Academic Integrity Policy with an exhortation to no repeat the fault. A copy of the warning letter will be sent and filed in the student's file in the Academic Counseling Office.
 - b. **2nd Offense:** Failure of the course in which the action occurred. On a second offense, the professor will recommend that the student does not pass the course given the recurrence of conduct.

Procedure: The professor will issue a notification of the action to its Department's Senior Master Lead and the Academic Director. This notification must be issued within the subsequent ten (10) working days from the action's date.

The course failing grade should be decided in conjunction with the Department's Senior Master Lead and the Academic Director.

Such decisions are always executed if and when they are not arbitrary and capricious. A notification will be sent to the Registrar's Office for inclusion in the student's academic file.

c. **3rd Offense:** Expulsion or permanent separation of the institution.

Procedure: The professor will provide notice of the action to its Department's Senior Master Lead with a copy to the Academic Director.

The campus Academic Affairs' Office will activate the Discipline Committee in order to collect evidence of the three (3) offenses and analyze the case to assess whether the student is expellable or definitive separation from the institution.

7. To detect an offense to the Academic Integrity Policy, exists mechanisms and technology to verify the originality of the documents, which emit a score to notify the percent of plagiarism.
8. The Faculty Training Plan includes a training in the use and management of verification tools for originality of documents which will be extended to the teaching community of Instituto de Banca y Comercio's campuses.

XIV. DISCIPLINARY COMMITTEE

This Committee is a body of great importance and responsibility since it is representing the institution. It will demonstrate objectivity in their decision-making process and act unprejudiced, and also ensure the best interests of the entire institutional community. The Committee shall be appointed as the Disciplinary Committee and will be composed of people committed to the mission.

Functions of the Disciplinary Committee

1. Will be responsible for ensuring compliance with the provisions of this Regulation.
2. Will come to determinations only based on gathered evidence and on the investigation that this Committee conduct.
3. Make decisions in accordance with the institutional values.
4. Will know and manage all institutional rules, policies and procedures.

5. Will have the responsibility to analyze the evidence provided and make any necessary recommendations in accordance with Articles included in this Regulation.
6. It will be compulsory attendance of all members once summoned.
 7. Be responsible for conducting the process in the time stated in this Regulation.
 8. Consider viable alternatives for students as long as the Committee considers may have an opportunity before recommending expulsion. (I.e. it refers to other services according to their condition, reasonable accommodation, among others).

Functions of the Directive of the Disciplinary Committee

1. It is compulsory to maintain strict confidentiality of all information handled throughout the process, as long as it is not a situation which by law or security has to be disclosed.
2. The President shall call the meetings, direct the works of the Committee, assign special tasks, ensure that the terms of research and processes are met, and shall summon the student involved in the time required in this Regulation.
3. The Vice President shall have the responsibility to cooperate with the President in compliance with the terms and in the absence of the President shall assume responsibility for it.
4. The Secretary shall compile the necessary evidence to have higher criteria when making the decision. (Academic work, relationships with others and other incidents, among others).
5. The other members of the Committee will be responsible for analyzing information and help in the outline of the recommendations.

Attendance to Hearing

1. If a student cannot attend the hearing before the Disciplinary Committee must present clear and reliable evidence no later than the day before (24 hours before the date of the hearing) the hearing in order to reschedule.
2. If a student does not attend the hearing and does not present a real justification, the Disciplinary Committee may take the decision it deems appropriate.
3. Suspension from the institution for a definite period of time: During this period of suspension, the student may not be within any of the facilities of Instituto de Banca y Comercio.
4. Expulsion from Instituto de Banca y Comercio: When a student is expelled for disciplinary reasons from the institution he/she will be responsible for any pending debt. It will apply the charges policy specified in the student's contract, taking into account the last day of attendance of the student.

XV. STUDENT REPRESENTATION BEFORE ORGANIZATIONS AND INSTITUTIONAL COMMITTEES

1. Student participation before institutional bodies and committees must be governed by the following:
 - a. They must be officially enrolled students with a minimum GPA of 2.00 points, have approved at least eighteen (18) credits and be recommended by the Campus Academic Director.
 - b. The election of the student representation determined by the institution will be held in each academic year. The Institution reserves the right to substitute the student.
 - c. The student will sign the Confidentiality Agreement Form on matters in which participate (See Confidentiality Agreement Form as Exhibit 1 to the Regulation)

XVI. STUDENT ASSOCIATIONS

1. Participation of students in student organizations its part of the integration of their student life. To belong to a student organization contributes to the development as a responsible individual, using lessons learned to increase their capacity to manage, plan and create a civic and social sense. Any student organization must meet the following requirements:
 - a. Request the document required for the creation of a student organization at the campus Academic Director's Office.
 - b. Promote activities that extol the image of the student organization and the institution.
 - c. The organization may be academic, professional, cultural, recreational, social, athletic or service and can be virtual or in person using the available technologies and social networks. Academic student associations should have a professor as an advisor. In the case of other associations the advisor can be a professor or an administrative employee.
2. All consultants, including the ones of academic associations, must report to the Executive and Academic Directors for the implementation of the work plan of their associations.
3. It will not be recognized student organization that encourages, promotes, or that in any way promotes the discrimination by age, race, color, religion, nationality, marital status, physical appearance, political affiliation, physical or mental disability, national origin, social condition, gender or sexual preference.

4. The activities of any student organization respond to the philosophy, mission, institutional values, norms and institutional policies of Instituto de Banca y Comercio.
5. Instituto de Banca y Comercio recognize one student organization per academic program, at each campus.
6. Any student organization recognized by the institution must be registered with the Puerto Rico Council of Education (CEPR), as provided by Law 179 of 30 June 1999 on the Register of Fraternities, Sororities or Associations of an Educational Institution.

XVII. ASSOCIATION OF EDUCATIONAL INSTITUTIONS

1. Process to establish a student organization - students will process the request to establish a student organization and will submit to the campus Academic.
2. The request must include the following documents:
 - a. Proposal with required supporting documentation.
 - b. Letter from professor or qualified person (advisor). The advisor will be responsible for enforcing to comply with the necessary requirements to establish a student organization, guide, support and ensure compliance with the rules and procedures established in this Regulation.
3. Official Authorization Process:
 - a. Once all documents are submitted, the Academic Director will evaluate the application and recommend in writing the acceptance or denial of the application within the thirty (30) days from the application.
 - b. In case the application is denied, the applicants can submit a reconsideration within fifteen (15) working days from the notification.
 - c. This reconsideration must be submitted to the Vice President of Academics Affairs, who shall decide within the following fifteen (15) working days reaffirmation of the decision or the opportunity to submit a new application with the suggested recommendations.
 - d. The decision of the Vice President for Academic Affairs will be final and not appealable.
4. An application for an organization will not be denied based on race, color, age, gender, sexual preference, religion, nationality, marital status, disability, physical appearance, political affiliation, origin or social status of the student.

Rules governing the operation of recognized organizations

1. Once authorized, the student organization must comply with the following:
 - a. Submit an Annual Work Plan to the Executive Director of the Campus.
 - b. Annual renewal process of the student organization attaching the report of achievements and changes that apply.

2. Any student who considers itself affected in their right to join a student organization may complain to the Executive Director of the Campus using the Grievance Procedure.
3. The board of the student organization and their advisor will be responsible for the actions or damage caused by its members in events held under their auspices.
4. The organization shall maintain a portfolio with evidence of its meetings and activities.
5. The date of initiation must be approved by the Executive Director of the Campus. These ceremonies shall not include practices that constitute danger or physical, mental and moral punishment for the candidates. Nor will be allowed actions that violate human dignity and constitute violations of the law.

Standards to be followed by a student organization in activities inside and outside the institution.

1. Where an authorized organization by Instituto de Banca y Comercio wishes to sponsor an activity in which the name of the institution is used, must inform and obtain written authorization thirty (30) days prior to the date on which it is proposed the activity and be certified by the campus Executive Director's Office.
2. The student organization and their advisor will be responsible for the activities to be held in a place that does not disrupt teaching. No activity will adversely affect the institutional reputation, nor injure the dignity of students or institution, or will expose it to legal action of some kind.
3. If an organization requires social networks as an information medium, will use the official sites of the institution authorized by the Executive Director of the Campus. The Advisor of the student organization shall be obliged to monitor all information disclosed in this medium. All students must know and follow the Electronic Media and Netiquette Policy (Ethics Network).
4. Para anunciar actividades de las organizaciones estudiantiles a través de los medios informativos de la Institución, tales como tablonos de edictos, página web, página en las redes sociales oficiales, entre otros, los anuncios deberán tener el sello oficial y la aprobación del Director Ejecutivo del Recinto.
5. The Advisor will be responsible of notifying the Academic Director of the activities held outside the institution so that from the Executive Director's Office is activated the Certificate of Liability Insurance, when a student or a group is interested in participating.

XVIII. REVOCATION OF THE OFFICIAL AUTHORIZATION

The Executive Director may revoke the authorization of any organization acting against or violates the rules established in this Regulation and Institutional Policies.

Students with Special Needs Americans with Disabilities Act of 1990

Instituto de Banca y Comercio recognizes and complies with its obligations under the Americans with Disabilities Act of 1990 (ADA), the Rehabilitation Act of 1973 and similar state laws.

The institution is committed to provide reasonable accommodation for students with special needs in the academic programs of the institution and its activities. This policy is consistent with Section 504 of the Rehabilitation Act of 1973 which states that any recipient of federal financial aid may discriminate against a person with special needs and also responds to compliance with the Americans with Disabilities Act of 1990 (ADA), of people with special needs and the Civil Rights Act.

Policies and procedures for the coordination of services for people with special needs, are the means by which faculty, staff and students of Instituto de Banca y Comercio support and implement the conditions of Section 504 and the Americans with Disabilities Act.

Operating Principles of Policy for Students with Special Needs:

1. Prohibit discrimination against people with special needs.
2. Develop training and resources to promote and increase sensitivity and awareness of the inherent in what are the special needs.
3. It is dedicated to provide reasonable accommodation for people with special needs.
4. Therefore, Instituto de Banca y Comercio continue to develop policies and procedures and coordinating services and access to academic courses, activities and programs.
5. Respect independence, rights and dignity of persons with special needs, therefore identifying oneself and/or request reasonable accommodation is entirely voluntary.
6. In accordance with the Family Educational Rights and Privacy Act (FERPA), Instituto de Banca y Comercio, will handle all students data with special needs in a confidential manner.

Rights and Responsibilities of Students with Special Needs

1. Student Rights

People with special needs in the Instituto de Banca y Comercio are entitled to:

- a. Equal access to courses, programs, activities and services offered at the Instituto de Banca y Comercio.
- b. Confidentiality of all information related to their special needs and the ability to choose to whom this information may be disclosed, unless disclosure is required or permitted by law.

- c. Access to available information in appropriate formats according to their particular situation.

2. Student Responsibilities

Students with Special Needs in the Instituto de Banca y Comercio have the responsibility to:

- a. Know the qualifications and support the rules of Instituto de Banca y Comercio for the courses, programs, services, activities and facilities.
- b. Voluntarily identify as a person with special needs when reasonable accommodation is needed and look for information, counseling and assistance when necessary.
- c. Contact reasonable accommodation services in order to request reasonable adaptations.
- d. Provide documentation from an authorized source describing the nature of their special needs, how participation in courses and programs is limited, and reasonable accommodation in the academic area.
- e. Comply with or without reasonable accommodation with the academic requirements and standards of their study program.

3. Rights of Instituto de Banca y Comercio

Instituto de Banca y Comercio is entitled to:

- a. Request the latest documentation (12 months old or less) to assess the need for reasonable accommodation.
- b. Deny the request for a reasonable accommodation if the documentation received is not compatible with the need for accommodation.
- c. Provide a reasonable accommodation or alternative adjustment to the applicant but also addresses the need of the special student.
- d. Reject a reasonable accommodation that would impose a fundamental revision of a program or activity of Instituto de Banca y Comercio.
- e. Present information to people with special needs in accessible formats upon request.
- f. Provide reasonable accommodations for students with special needs in courses, programs, services, activities and facilities.
- g. Maintain confidentiality of records and communication, except in cases permitted or required by law.
- h. To inform the Academic Director on students with reasonable accommodation and this one in turn will give knowledge to the program's Senior Master Lead in order to manage the necessary accommodations.
- i. Have the student authorization for disclosure.
- j. Will be discussed, if necessary, any requests related to the accommodation requested by the professional who made the recommendations and will request

additional information necessary to consider the request for Reasonable Accommodation.

Process for a student with special needs to request Reasonable Accommodation

1. Complete and submit the application to the Professional Counselor in the Office of Academic Counseling.
2. The student will submit the documents to the Director of their respective campuses. Documentation and request for reasonable accommodation should be processed immediately after formalizing their enrollment. This will allow adequate time to process the request to be integrated into the institutional community on equal terms with others. The Counselor receives the request and proceeds to comply with due process.
3. Provide the documents that justify the need for accommodation with the recommendations of a certified professional, such as a physician, psychologist or psychiatrist or other that is relevant.
4. Submit the updated documentation (within the last year) and that it contains the following information:
 - a. The diagnosis that substantiates the needs of reasonable accommodation.
 - b. How the special condition presents limitations for learning or participation in activities.
 - c. Recommendations for academic adjustments that would allow compensate for the limitations on the educational program.

Determination of academic arrangement

The academic arrangement is determined once received the documents certifying a need that justifies a reasonable accommodation. This is a modification or adjustment to a course, program, service, employment, activity or mechanism which allows an individual with special needs to have equal opportunities to achieve the same level of performance or enjoy the same benefits and privileges that are available to a person without special needs.

The determination of reasonable accommodations consider the following:

1. Physical barriers and the range of adjustments that could eliminate barriers
2. If the student has access to the course, program, service, activity or facility without accommodation.
3. If the essential elements of the course, program, service, activity or facility are compromised by the accommodations.

UNIFORM PROCEDURE AND MEASURES TO BE TAKEN IN THE MANAGEMENT OF DOMESTIC VIOLENCE CASES

If a professor, supervisor or officer observes that a student is going through a situation of domestic violence, must follow the referral procedure at the Academic Counseling Office.

Must ensure the student the strictest confidentiality and let him/her know the responsibility of the institution in offering support and identifying actions for their security and of others. The matter must be treated with sensitivity.

Must:

1. Explore the risk level by asking for the existence of firearms, severity of the assaults, if any death threats, if there are any family members that can provide support, etc.
2. Once the situation of domestic violence is identified, the matter will be referred to a specialized agency in handling cases of domestic violence and, if necessary, will inform to its professors to make arrangements relevant related to their academic work.
3. The Professional Counselor will talk to the student to explore the situation and will be interviewed under a confidentiality agreement. If the aggressor is currently studying, the necessary steps will be taken to provide protection to the student who claims to be a victim of domestic violence, which may include arrangements with security personnel, review of protection orders in force, transfer of students to another academic unit or change in schedule, among others.
4. Will work with the victim a safety plan that considers the risks situations, the dangerousness of the aggressor, risks, threats, possible referrals to shelters, family resource among others. It must be prepared in the meantime the domestic violence specialist intervenes.
5. Will be informed to the people of the affected areas about the security plan.
6. If the student, after receiving this orientation, refuses to receive services that were offered and depending on the severity of the violence that has been manifested in the place of study or work, the institution shall inform that will be requested, as provided in Law 538 Prevention and Intervention with Domestic Violence of 2004.
7. If a student brings a Protection Order, must provide copy to the security personnel and maintain a copy in the Academic Counseling Office.
8. Will provide follow up to the situation, as needed.
9. It is necessary to assure the victim that no action will be taken against them, as this would constitute discrimination, in addition to providing the needed accommodations.
10. The Academic Counseling Office shall be the custodian of records that are completed under the aforementioned procedure.
11. Even without the consent of the victim, will be informed the security personnel of the existence of a Protection Order in force so that the corresponding action be taken.

NOTICE OF USE OF SECURITY CAMERAS SYSTEM

To maintain a harmonious and safe work environment, Instituto de Banca y Comercio has taken security measures in the different campuses. These may have security cameras in order to prevent or detect any abnormality in the daily operations that threatens the safety of the institutional community. The community of Instituto de Banca y Comercio will be notified of them.

PROCEDURE FOR REPORTING SITUATIONS RELATED SECURITY POLICY

Every student of Instituto de Banca y Comercio, facing a dangerous situation affecting life or property, must immediately notify Security Officers. These will report to the Campus Executive Director, who in turn will refer the situation for corresponding processing and investigation.

The aforementioned officials will immediately notify the Puerto Rico Police Department or the Municipal Police Department, in cases where the investigation shows the occurrence of some criminal act. If a police intervention is carried out, campus officials will keep all documents and case reports.

These officials will gather information and keep statistics relating to the commission of the following crimes: murder, rape, robbery, aggravated assault, arson, manslaughter, burglary, theft of cars and arrests for illegal possession of weapons or violations of controlled substances and alcohol laws as these crimes are defined by the Uniform Crime Reporting System of the Federal Bureau of Investigation.

In situations that merit, each campus officials will mobilize emergency medical services, public or private, available at the time.

If the situation involves a student investigated as offender, appropriate sanctions will be applied, according to this Regulation and applicable laws.

PROTOCOL FOR THE PREVENTION AND RAPID RESPONSE TO DANGEROUS SITUATIONS AND BEHAVIORS

i. **Introduction**

Maintaining a healthy environment and insurance has been an important approach and at the same time one of the commitments of all the post-secondary education institutions. Regulation Federal #101-226 of August 16, 1990, environments free of drugs and Alcohol and the "Jeanne Clery Disclosure of Campus Security Policy and Campus Crime Statistics" or "Clery Act", demanded every post-secondary institution that receives federal funds to maintain standards for a healthy environment through efforts and which can be evaluated.

As a result of the violent events on different campuses in the U.S., there is a need to establish procedures safeguarding the rights of our students and those that coexist with them. For this reason, the Instituto de Banca y Comercio creates a *Protocol for prevention and rapid response to behaviors and situations of high dangerousness*.

ii. **Purpose**

The Protocol for the Prevention and Rapid Response to Behaviors and Situations of High Dangerousness is established in order to identify, report and manage potential situations or people with high danger that may culminate in some violent act that put at risk its safety and those around them.

In Puerto Rico there is a high incidence of violent acts demonstrating a clear mental health problem in our society.

Instituto de Banca y Comercio as part of this society, recognizes the need to establish a procedure validating our Institutional Security Policy.

iii. **Definitions**

1. Referral Agencies - governmental or private organizations that offer physical, mental or other services.
2. Academic Counselors - trained staff that provides student with academy advice as per his/her program of study

3. Alert Committee - constituted by personnel of the institution appointed to communicate to all the institutional community that is happening a dangerous situation.
 - a. They will be in charge of taking actions which could include the partial or total evacuation of the institution.
4. Institutional Community - includes employees and students of the Instituto de Banca y Comercio.
5. Suspicious Behavior - forms of behavior that is identified as rare or not common and that could be interpreted as a risk to the person or to others.
6. Some Warning Signs could be:
 - a. Student or person outside the institution that stays around the facilities for a longer time than expected and showing suspicious behavior.
 - b. Person that threatens with a weapon of fire or another weapon that can do physical or environmental damage.
 - c. Thoughts that are verbalized of way incongruous with threats to itself or to others.
 - d. Tumultuous behavior or lack of respect that can attempt against the security of the institutional Community.
 - e. Verbal and physical aggressiveness and irritability constant deemed imminently hazardous to the institutional community.
 - f. Marked gestures or constant vocabulary with violent connotations, sexual, or threat of imminent danger to the institutional community or someone who can be identified.
 - g. Counselors - trained personnel that facilitates the process to manage difficult situations and offer support in the decision making process.
 - h. Director - responsible for any office and staff personnel.
 - i. Student - person who is officially registered
 - j. Faculty - all person that teaches to a group to acquire knowledge or any skill and that is classified as by Human Resources Office.
 - k. Administrative Staff - individual who works at Instituto de Banca y Comercio and is classified as administrative by Human Resources Office.

- l. Security Staff - people who officially serve or are responsible for the security in the institution and of its people, according to the Human Resources Office classification.
- m. Visitor - person who comes to make official business in our facilities that is not a campus active student, faculty or administrative staff.
- n. Counseling and Retention Office – Office in which is addressed issues related to them students.
- o. Dangerous Situation - State or condition that is of threat or risk to the life of the person, to others or the property and occurs within or on the premises of the institution.
- p. It can be related to:
 - i. Suicide attempt within the institution
 - ii. Sexual assault inside or near the premises of the institution.
 - iii. Mental health crisis.
 - iv. Alcohol intoxication or drugs overdose
 - v. Disorder or riot inside the campus
 - vi. Intentional fire
 - vii. Intention of placing an explosive device for the purpose of causing damage.
 - viii. Physical or verbal aggression
 - ix. Threat with a weapon
 - x. News of the death of a member of the family of a student, faculty or administrative that cause a crisis situation.
 - xi. Alert System - medium by which is gives notice to the community of the Instituto de Banca y Comercio of an imminent danger situation.
 - xii. It may be through phone, radio-telephone, thru person to person, email or any other information medium.

iv. Procedure to be followed in the following cases

The purpose of this procedure is provide to the institutional community a guide to manage dangerous situations, suspicious behavior and the situations of imminent danger that can arise into the Instituto de Banca y Comercio's community. To this end, must provide guidance and educate all employees and students to be aware that there is this procedure.

It should be understood that for all the institutional community is crucial to know and identify where to turn and what to do if necessary.

1. **Suspicious behavior** - When a suspicious behavior in a student is observed, will refer the situation immediately to security personnel.
 - a. Referral will be done in writing, by e-mail or by phone (according to the emergency or the situation requires) with some data that can identify the student, such as: the program that studies and complete name.
 - b. The situation will be handled; that includes making referrals, coordinate services with the community, such as: hospitals, call to family, if necessary, and make arrangements with the faculty.
 - c. Also, the case be referred to the State Emergency System 911, if necessary.
 - d. Then will give follow-up to the student once he/she is reinstated. If not a student, will provide the descriptive details necessary to identify the person.

2. **Imminently hazardous situation** - In a situation of imminent danger there will be personnel identified which must contact to the personnel of security to take the pertinent action. The Alert Committee will be activated to notify to all the institutional community of the situation of imminent danger and will call 911. This action must be performed simultaneously depending on the emergency.

3. **The Alert Committee** will be strategically located and will remain most of the time within the premises. Must be accessible, have phone and permanently appointed.

4. The Alert the Committee will be composed by security staff, Human Resources staff, Campus Director and, Academic Affairs Office staff.
 - a. Is important to consider that this personnel must have the ability to make decisions and demonstrate leadership.
 - b. Alert the Committee shall, in addition, assist in minimizing possible panic.
 - c. It should make every effort to keep control of the situation and the people.

5. **What to do after the event?**

After the situation has passed, the Alert Committee will meet to evaluate how was managed the situation and offer support and guidance to the affected ones.

In addition, the Committee will proceed to do the following:

 - a. Evaluate how fast the response was.
 - b. Offer support to the staff that managed the situation if the situation could have affected to some Member.

- c. Evaluate the need for any training or consulting.
Prepare a Training Plan or workshops (where necessary) to meet the needs that the Committee considers necessary to strengthen their knowledge.

6. Measures of prevention

- a. Identify students and staff vehicles.
- b. Strong security measure to protect building access.
- c. Have security personnel on all inputs and outputs of the institution.
- d. Maintain route of vigilance thru the building by security personnel.
- e. People who are not authorized to be in the institution must leave the premises.
- f. The security staff must be in charge and take control of the situation.

DEFINITION OF TERMS

Except otherwise indicated, the following definitions apply to this Regulation:

1. **Co-curricular Activity** – Will be understood as Co-curricular activity any act that is related to the student's academic program and is complementary to its comprehensive growth from the educational point of view.
2. **Institution's Official Activity** - Means what constitutes all act of official nature of the institution; academic, socio-cultural, recreational, sports or civic, executed in institution's premises and authorized; or outside, that is promulgated, developed, supported, subsidized or sponsored by the administration of the institution. Includes without being limited to, graduation events, conferences, forums, panels, fair, exhibitions, meetings and others.
3. **Institutional Community** - individual or group of people who share and interact with the institution, including, but is not limited to students, faculty, and administrative staff.
4. **Campus Executive Director**- Person appointed by the President and Operations Director to direct a campus. The Executive Director is part of the Executive Committee of the institution.
5. **Student** - Any person officially enrolled and active, either to obtain academic credit from the moment which begins its enrollment process until complete its last final exam, except in his/hers last term, which will be fully completed until after the graduation ceremony.

GENERAL CLAUSES

The President of Instituto de Banca y Comercio, the Vice-Presidents, Directors and Academic Counselors will have the responsibility to give effect to this regulation.

It is responsibility of every student enrolled in Instituto de Banca y Comercio to know the contents of this regulation, as well as other regulations in force of the institution, particularly in terms of class attendance and imposition of grades, and likewise the Institutional Catalog. The allegation of ignorance of these does not exempt to the student in complying with the regulations.

Instituto de Banca y Comercio reserves the right to discontinue any course or program that is offering to present or to offer in the future, when this is justified by financial and academic reasons, or by any other measures that prevent to do so or if to continue offering the course or program this will harm the institution.

In any case in which the institution come obliged to notify the student in accordance with the present regulation, means that it has met the requirement of notification sent by certified mail with return receipt to the last known address of the student as per the institution records. The student has the obligation to ensure that such records are kept updated notifying of any change of address or other information.

AMENDMENTS TO THE REGULATION

This regulation may be amended by the management of Instituto de Banca y Comercio subject to the approval of the President and the Board of Directors. Suggestions for amendments should be submitted in writing. May suggest amendments, the students, the teaching staff and the administration.

Any amendment made to this regulation shall be duly promulgated and released by the means used in the Instituto de Banca y Comercio.

These regulations, as well as all regulations of Instituto de Banca y Comercio, are part of the learning agreement the institution has with their students.

Note:

This regulation was elaborated in accordance with the provisions of law. If any provision, word, sentence or paragraph of this is disputed and declared unconstitutional, unenforceable or void for any reason before a competent court, such judgment or change of legislation will not affect, prejudice, or will void the remaining provisions.

In some cases where the policy is based on provisions of law, the text may have been taken from the same with little or no editing to avoid misinterpretation. The Instituto de Banca y Comercio (IBC) reserves the right to amend, modify, add, and delete policies, standards and procedures contained in this regulation without prior notice as part of its educational responsibility. Such changes may be notified by means of bulletin boards and the website of the Instituto de Banca y Comercio.

EXHIBIT 1
CONFIDENTIALITY COMMITMENT FORM
FOR STUDENTS IN THE FEDERAL WORK-STUDY PROGRAM

Instituto de Banca y Comercio complies with the policy of manage and maintain the confidentiality of the records of the students in accordance with the laws and federal and state regulations.

As a student who receives benefits from the Federal Work-Study Program and works in the institution's area of _____, I understand and agree to comply with the requirements of confidentiality of all information to which I may have access as a result of my work in this Office. This includes all academic records, such as: grades, grade point averages, concentrations, and other information.

I further understand that failure to comply with the above, the action that will be taken will be the suspension of my benefits Program Federal Work Study.

STUDENT NAME

STUDENT SIGNATURE

STUDENT NUMBER

SUPERVISOR SIGNATURE

DATE

EXHIBIT 2

FAMILY EDUCATION RIGHTS AND PRIVACY ACT CONSENT

Instituto de Banca y Comercio complies with the "Family Educational Rights and Privacy Act" (FERPA) in protecting personal information in the student's records, unless it is authorized its disclosure or FERPA thus authorizes to publicly disclose the personal information, such as name and address. However, privileged information: evaluations, class schedules, student's account number, amount granted in financial aid, cannot be disclosed without a student's consent.

By signing this form I authorize Instituto de Banca y Comercio to give access of above privileged information to the following persons:

Persons or entity to whom I authorize to receive this information (please write in print)

Name	Relation
Name	Relation
Name	Relation

NOTE: CHOOSE A SINGLE SELECTION

YES, I authorize Instituto de Banca y Comercio to disclose my information:

I, _____ hereby authorize and consent, under my rights in the FERPA Act, to Instituto de Banca y Comercio discuss my academic and social record, including and not limited to: courses, grades, class attendance, my academic progress to complete my degree and, (GPA) with the persons or entities listed above.

STUDENT SIGNATURE**DATE**

I DO NOT authorize Instituto de Banca y Comercio to disclose my information:

I, _____ exercise my right under FERPA and Privacy Act Act, revoke the permission to provide information about my academic and social record at the Instituto de Banca y Comercio.

STUDENT SIGNATURE**DATE**

This information to disclose is subject to the provisions of confidentiality according to the laws of the Commonwealth of Puerto Rico and Federal Laws and Regulations which prohibit any additional disclosure of this information without the written consent of the person to which belongs or to the authorities by these same regulations.

NOTICE OF FERPA LAW REGISTRAR'S OFFICE POLICY OF CONFIDENTIALITY OF ACADEMIC RECORDS

The Family Educational Rights and Privacy Act (FERPA) afford eligible students certain rights with respect to their education records. (An “eligible student” under FERPA is a student who is 18 years of age or older or who attends a postsecondary institution.)

These rights include:

- 1. The right to inspect and review the student's education records within 45 days after the day the Instituto de Banca y Comercio receives a request for access.**

A student should submit to the Registrar a written request that identifies the record(s) the student wishes to inspect. The Registrar will make arrangements for access and notify the student of the time and place where the records may be inspected. If the records are not maintained by the Registrar, he/she shall advise the student of the correct official to whom the request should be addressed.

- 2. The right to request the amendment of the student's education records that the student believes is inaccurate, misleading, or otherwise in violation of the student's privacy rights under FERPA.**

A student who wishes to ask the school to amend a record should write the school official responsible for the record, clearly identify the part of the record the student wants changed, and specify why it should be changed.

If the institution decides not to amend the record as requested, the school will notify the student in writing of the decision and the student's right to a hearing regarding the request for amendment. Additional information regarding the hearing procedures will be provided to the student when notified of the right to a hearing.

- 3. The right to provide written consent before the institution discloses personally identifiable information (PII) from the student's education records, except to the extent that FERPA authorizes disclosure without consent.**

The institution discloses education records without a student's prior written consent under the FERPA exception for disclosure to school officials with legitimate educational interests.

A school official is a person employed by the Instituto de Banca y Comercio in an administrative, supervisory, academic, research, or support staff position (including law enforcement unit personnel and health staff); a person serving on the board of trustees; or a student serving on an official committee, such as a disciplinary or grievance committee. A school official also may include a volunteer or contractor outside of the [School] who performs an institutional service of function for which the school would otherwise use its own employees and who is under the direct control of the school with respect to the use and maintenance of PII from education records, such as an attorney, auditor, or collection agent or a student volunteering to assist another school official in performing his or her tasks. A school official has a legitimate educational interest if the official needs to review an education record in order to fulfill his or her professional responsibilities for the [School].

4. The right to file a complaint with the U.S. Department of Education concerning alleged failures by the [School] to comply with the requirements of FERPA. The name and address of the Office that administers FERPA is:

***Family Policy Compliance Office
U.S. Department of Education
400 Maryland Avenue, SW
Washington, DC 20202***

Tel. (202)-260-3887

Internet: www.ed.gov/offices/OM/fpco/ferpa

POLICY AGAINST SEXUAL HARASSMENT, ANY KIND OF HARASSMENT, SEXUAL CONDUCT OR DISCRIMINATION TOWARD STUDENTS

A. Policy Statement:

Instituto de Banca y Comercio, hereinafter referred to as the institution, does not tolerate and prohibits Sexual harassment to their students. It forbids also any other type of harassment as well as any type of conduct of sexual content or discrimination. This policy provides a procedure to report or submit a complaint or grievance in violation of this policy.

It also expresses that you will not discriminate on the basis of color, race, sex, origin, social status, political or religious ideas. The objective of our institution is to provide an environment free of all types of harassments or illegal conduct.

B. Policy

It is Instituto de Banca y Comercio Group policy and an unalterable duty of all its managers, supervisors, agents and employees, including those candidates for employment, to maintain an environment free of sexual harassment and of all kinds of harassment as well as free of all kinds of conduct of a sexual nature. Any person incurred in this type of conduct, will be in violation of the rules and policies of our institution and may be subject severe disciplinary actions, including termination of employment.

Our institution strictly prohibits sexual harassment, all kinds of harassment as well as all kinds of conduct of sexual content and all kinds of discrimination.

Sexual Harassment is any sexual behavior, explicit or implicit, towards any student of the institution incurred by a director, supervisor, agent, and student, person not employed by the institution, teacher or any employee of the institution.

Unwanted sexual harassment means the request for sexual favors and any other conduct, explicit or implicit, verbal or physical of a sexual nature towards the student when one or more of the following circumstances occur:

- a) When such conduct or unwanted approach has the effect or purpose of intimidating, threatening the student, interfering in unreasonable way with that persons studies or creates an intimidating, hostile or offensive studies environment.
- b) When submission or rejection of such conduct or unwanted approach by the person becomes basis for decision-making with regards to any aspect of the persons' studies.
- c) When subjected to such conduct or unwanted approach becomes implicitly or explicitly a condition for staying in the educational institution.

Both women and men can be victims of Sexual harassment. Similarly, the harasser can be of any gender.

What can I do if I see or am subject to an incident of Sexual harassment or any kind of harassment or conduct of sexual content?

For our institution to take immediate action and to appropriately correct a situation where a claim of Sexual Harassment, of any harassment or a violation of this policy is made, the following procedure has been established:

Any student who believes that is being sexually harassed or otherwise harassed by a co-worker, supervisor, teacher or a third person has a duty to immediately report this situation to the Human Resources Department or Supervisor.

1. Any student who believes that being sexually harassed or otherwise harassed by a fellow student, supervisor, teacher or a third person has a duty to immediately report this situation to the Director of Student Affairs or the Executive Director.
2. By mail to the following address: ***Instituto de Banca y Comercio
Human Resources Department
#56 Road 20
Guaynabo, Puerto Rico 00966***

Any employee or student who has knowledge that in our institution there is a situation of Sexual harassment or otherwise, of conduct of sexual content or violation of this policy, has a duty to report such a situation immediately to the Student Affairs Director or the VP of Human Resources. In addition, you may contact the CEO of the institution.

As a result of such notice:

- a. An investigation of the complaint will begin as soon as possible after the claim is made.
- b. The CEO of Instituto de Banca y Comercio shall be informed of the claim submitted.

- c. Interviews will be conducted of all witnesses, students, colleagues and supervisors, including the person (s) object of the allegations.
- d. Confidentiality will be maintained during the investigatory process to the extent practical and appropriate under the circumstances.
- e. The results of the investigation shall be notified to the employee, or student complainant or aggrieved (a) as soon as possible.

The VP of Human Resources will follow up any issued determination, for the purposes of ensuring that conduct or situation has been corrected.

Throughout the investigation, the institution, in its discretion could make decisions that may include, but not be limited to, move any employee or suspend, with or without pay, among others.

The institution will not take, any kind of reprisals against the complainant, witness, or any person that notified or involved in obtaining information and investigation of such conduct.

What happens if I claimed that I was harassed or witnessed an act of harassment or be in violation of this policy?

Once an investigation is conducted and a determination indicates that the complainant and/or aggrieved, has been the subject of Sexual Harassment or otherwise, in any way violates this policy, the person who has engaged in such conduct will be subject to disciplinary actions, suspension or dismissal, depending on the nature or seriousness of their acts.

In the event that the complaint or grievance is formulated against a third person (contractor, clients, visitors, suppliers, vendors, etc.) and it is determined that it is justified, Instituto de Banca y Comercio will immediately take the corresponding corrective action considered reasonable, which may involve the immediate cancellation of any transaction of business with such third person, depending on the nature or seriousness of the acts.

In the event that the investigation and, therefore, the determination, indicate that an employee witnessed or had personal knowledge of the conduct that constitutes sexual harassment or otherwise was in violation of this policy and did not notify the person(s) designated by Instituto de Banca y Comercio according to this procedure, shall be subject to be disciplinary action, suspended or terminated depending on the nature or seriousness of the acts.
