

PMI Exams – Withdrawal and Deferral Policy 2026

Changes to Entry, re-sits, Deferrals and Cancellations

If you wish to withdraw completely from your exam, you will forfeit the fee entirely and no refund will be available, except in the case of an extenuating circumstances such as illness/bereavement where we may offer a 50% refund of the money paid for the exam entry. Details of which are outlined at the bottom of this document, including any applicable refunds.

You can defer to the next available exam before bookings close, which will cost an administrative fee of £100. **You can only defer to the next available exam sitting for that available unit.**

Exam re-sits

We do not offer re-sits of exams, however you are able to defer your exam in line with the section above.

Illness

If you are absent from the exam due to illness or through exceptional circumstances, you may apply either for your entry to be deferred (this would be to the next available session) or for a 50% refund of the original exam entry fee, which will be considered once evidence has been received.

You should apply in writing enclosing medical evidence from a professional, such as a doctor, confirming that you were unable to attend the exam on the relevant date due to the illness/accident or incident. Applications without medical evidence will not be considered.

Your written application, supported by medical evidence (which must confirm that you were unable to attend the exam on the relevant date due to illness/accident) must be received by the Qualifications Team (PMIQualifications@pensions-pmi.org.uk) **within two working days** of the exam from which you were absent.

If you are unable to provide the medical letter to us within two working days, you should contact us stating when you will be able to provide this. In your application you must confirm which of the two options you wish to take and indicate when you would like to sit the exam again.

Applications will not be considered without medical evidence. Please note that self- certification is not acceptable, and the PMI will not reimburse any costs involved in obtaining medical evidence.

Exam fees will not be refunded or credited for any other reason other than illness or extenuating circumstances after the bookings have closed.

Definition and applicable fees:

Subject to the evidence or reason provided, the PMI may offer a 50% refund of the original exam entry fee.

***Extenuating circumstances** are circumstances which are outside a learner's control, which may temporarily prevent a learner from undertaking an assessment or have a marked/ significant detrimental/ adverse impact on their ability to undertake assessment to the standard normally expected.

This means that such circumstances rarely occur. They are outside your control as they are:

- **Unforeseeable** - you would not have prior knowledge of the event (e.g. you cannot foresee that you will be involved in a car accident);
- **Unpreventable** - you could not reasonably do anything in your power to prevent such an event (e.g. you cannot reasonably prevent a burst appendix.)

The circumstances would be expected to have had a serious impact on your performance in assessed work, e.g., may cause you to fail an exam which, based on other marks already obtained for the course unit and examinations in other course units, you would otherwise have been able to pass, or may prevent you from actually taking an examination or completing other assessment (e.g. group or oral presentation).

The PMI may offer a refund of deferral for technical issues experienced during the exam.

A technical issue is one whereby a learner experiences a technical issue that prevents them from completing their examination.

- A technical issue is defined as a software related issue which is verified by the exam software provider (Testreach), to be a fault with their system and not a fault with the user (learners) system.

Below are some examples that the PMI will not accept as an extenuating circumstance (this list is not exhaustive)

- Work pressure
- Not revised/ had enough time to revise
- Inappropriate exam time that no longer suits you

Exceptions

The PMI will recognise different cultural values and beliefs and always try to incorporate these when planning exams.

If an event of this kind falls within the exam period, we will class this as an exceptional circumstance.