



Office of Research Services
Behavioural Research Ethics Board
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CERTIFICATE OF APPROVAL - MINIMAL RISK

PRINCIPAL INVESTIGATOR: Fatemeh Hendijani Fard	INSTITUTION / DEPARTMENT: UBC/UBCO Irving K. Barber Faculty of Science/UBCO - IKBSAS - Computer Science, Mathematics, Physics and Statistics	UBC BREB NUMBER: H25-01879
INSTITUTION(S) WHERE RESEARCH WILL BE CARRIED OUT:		
Institution		Site
UBC		Okanagan
CO-INVESTIGATOR(S): N/A		
SPONSORING AGENCIES: N/A		
PROJECT TITLE: Algorithmic Debt Interviews Study		
CERTIFICATE EXPIRY DATE: June 11, 2026		
DOCUMENTS INCLUDED IN THIS APPROVAL:		DATE APPROVED: June 11, 2025
Document Name	Version	Date
Consent Forms:		
Consent	N/A	June 9, 2025
Oral consent	N/A	June 9, 2025
Advertisements:		
recruitment email	N/A	June 9, 2025
recruitment x	N/A	June 9, 2025
Questionnaire, Questionnaire Cover Letter, Tests:		
survey	N/A	June 9, 2025
Other Documents:		
Participant info	N/A	June 9, 2025
ANU Ethics Approval	N/A	June 9, 2025
ANU Ethics Application	N/A	June 10, 2025
The application for ethical review and the document(s) listed above have been reviewed and the procedures were found to be acceptable on ethical grounds for research involving human subjects.		
<i>This study has been approved by an authorized delegated reviewer of the Behavioural Research Ethics Board of the UBC Okanagan</i>		