

The London Institute of Banking & Finance Code of Practice for Quality Assurance (Higher Education)

Chapter 15: Consumer Protection Law (CPL) and Public Information

15.1 Introduction

- 15.1.1. We are committed to providing fair, timely, accurate, accessible and transparent information about our provision and what learners can expect when they sign up to be students' of LIBF. This chapter aligns to the Office for Student's (OfS') ongoing conditions of registration; the Quality Assurance Agency (QAA) UK Quality code for Higher Education, and the advice issued by the [Competition and Markets Authority](#) on consumer protection law.
- 15.1.2. The information provided in this chapter applies to all HE learners at both undergraduate and postgraduate level as well as to other stakeholders who are likely to have an interest in our work and role.
- 15.1.3. LIBF's requirement to adhere to Consumer Protection Law is defined by the following:
- i. The Consumer Protection Act 2015 considers the rights of UK consumers, including university students who have purchased a service (the provision of education) from UK Universities.
 - ii. Following the enactment of the Consumer Protect Act in 2015, CMA published [Higher Education: consumer law advice for providers](#) and this document remains the core document in the operational application of CPL at universities, including LIBF.
 - iii. CPL is embedded within the OfS' Ongoing Conditions of Registration, and we retain an ongoing requirement to remain compliant with Condition C1: Guidance on consumer protection law:
 - iv. **Condition C1:** The provider must demonstrate that in developing and implementing its policies, procedures and terms and conditions it has given due regard to relevant guidance about how to comply with consumer protection law.
- 15.1.4. For the purposes of this chapter, Stakeholder includes anyone or any group that is / are likely to have an interest in our work and role, including but not limited to: prospective learners and their advisors; parents / guardians; current and former students; members; subscribers; HE sector bodies (eg HESA, QAA, OfS); Government bodies; current and prospective student employers; the media and the general public.
- 15.1.5. This chapter is subject to regular review and updates as guidelines and good practice around consumer protect law are published by the OfS, CMA and other agencies.

15.2 General Principles

- 15.2.1. In producing information about our higher education provision, we are guided by the following principles that reflect the intent of the guidance provided by the CMA:

- i. Learners and other stakeholders are given the information they need to make timely, informed decision as they research and apply, consider offers, and enrol for study.
 - ii. Contracts between LIBF and learners are fair and balanced and limit LIBF's ability to waive or vary conditions without consultation with learners;
 - iii. Information provided is clear, accessible, timely and transparent and that any important clauses or information are drawn to the learner's attention;
 - iv. Learner's have access to a complaints process that is accessible, clear and fair.
- 15.2.2. With delegated authority from the Academic Board, the Academic Standards and Quality Committee (ASQC) has ultimate authority and oversight of CPL policy and practice at LIBF.
- 15.2.3. The Managing Director, HE Programmes reports to ASQC on Higher Education and Apprenticeships CPL matters. The Managing Director, HE Programmes receives support in this role from the Registrar, Quality, Policy and Regulation and the Head of PR and Marketing, each of whom leads on specific aspects of compliance, monitoring and assurance in regard to CPL.
- 15.2.4. Responsibility for the accuracy and publication of public information lies with staff across the organisation.
- 15.2.5. Organisation wide processes are in place to monitor CPL compliance and to manage public information; this includes:
- a. the HE Recruitment and programme teams regular reviews to ensure Student Terms and Conditions of Offer and course information are updated, accurate and disseminated to prospective and current students in a timely manner;
 - b. The committee review process that ensures formal review and approval of Terms and Conditions and policies;
 - c. the Quality and Standards working group who monitors ongoing compliance with all OfS Conditions of Registration, including Condition C1, and is overseen by Quality, Policy and Regulation; and
 - d. the web compliance process managed by the Marketing department to ensure that published information on the website is accurate, up-to-date and any amendments are carefully controlled and managed. Responsibility for the accuracy of public information by area / role is set out in the Web Compliance document, which prompts a review of public information by relevant staff on a quarterly basis.
- 15.2.6. An annual report on Consumer Protection Law compliance is presented to the Academic Standards and Quality Committee each year.

15.3 Information for Stakeholders about LIBF

- 15.3.1. The public website is the main way that we provide information about who we are and our programmes, although a range of media is used.
- 15.3.2. A number of key documents that set out our institutional 'context' and strategic direction are made available on the public website. Strategic documents are only published following approval by the Chief Executive and, in respect of strategies, our Academic Board.

15.3.3. Overarching organisational policies are published on the website and are regularly reviewed by designated staff members.

15.4 Information for Prospective Students

- 15.4.1. We use the Competition and Markets Authority's guidance to define 'prospective student' as including those researching and applying for study, those deciding whether or not to accept an offer of a place to study and those at enrolment. Information for prospective students is relevant and applicable to other stakeholders including the parents, advisors and sponsors / supporters of prospective students.
- 15.4.2. We provide detailed information to prospective students on the types of programmes and awards offered at undergraduate and postgraduate level, including outline curricula, the mode, location, entry criteria, admissions requirements, and cost of study. Specific information (eg on visa information) is provided for international students. In addition to the website this information is available in course prospectuses, programme specifications and during Open Days and visits.
- 15.4.3. Programme and module specifications are key sources of information about a programme as are the associated programme and module webpages. To enable students to make an informed decision on the appropriateness of the course for their learning aims, specifications detail the programme content and academic demands as well as the support arrangements that apply across programmes.
- 15.4.4. Our Code of Practice Chapter 4: Learning and Teaching, Chapter 6: Student Support and Guidance and our strategies: Learning Teaching and Assessment, Quality Assurance, Student Engagement and Enhancement, frame our principles for and approaches to course delivery including induction, learning support and student support and guidance. Approval of these documents lies with the deliberative committees and ultimately, our Academic Board.
- 15.4.5. Information is provided on the employment opportunities and any recognition by Professional, Statutory and Regulatory Bodies (PSRBs) of programmes within the relevant programme pages of the website and prospectus.
- 15.4.6. Procedures covering application and admissions to our Higher Education (HE) programmes are set out in Code of Practice Chapter 2: Recruitment and Admissions to HE. Alternative routes to entry including the Accreditation of Prior Learning (APL) are set out in Code of Practice Chapter 3: Accreditation of Prior Learning.
- 15.4.7. Prospective students are able to compare our full-time programmes with similar courses at other institutions via the Discover Uni (Unistats data set), which is published annually by the OfS in partnership with HESA. Results from formal sector surveys, such as the Graduate Outcomes survey (GO) and the National Student Survey (NSS), are also published.

15.5 Information for Current Students

- 15.5.1. We make information and guidance available to current students upon enrolment / registration. We ensure that information is provided at points that are relevant to the student and provided in stages to maximise a student's understanding of the learning, teaching and assessment information available to them. Students have access to this information throughout their course of study via the virtual learning environment (VLE).

- 15.5.2. Student Handbooks are available for all provisions; these provide information and guidance and signpost students to other sources of information relevant to their course of study. Handbooks are updated annually.
- 15.5.3. Student responsibilities during their time with us are set out in two key documents: the Student Charter and the General and Academic Regulations for Students. Other important documents within the scope of responsibilities include Code of Practice Chapter 10: Student Complaints and Academic Appeals and policies on special consideration of extenuating circumstances, reasonable adjustments and programme withdrawal.
- 15.5.4. In line with CMA guidance, information regarding our formal student complaints and appeals processes are made available on our public website, with students being signposted to this information in their enrolment/registration documentation.
- 15.5.5. Student Representatives are appointed each year to sit on our deliberative committees, the Board of Governors and the Student Experience Committee. These representatives are a key link in creating a two-way information channel between staff and the student body.
- 15.5.6. Student feedback is important to us as part of our process for continual enhancement. Student feedback is sought in a number of formal and informal ways including via a Student Engagement Week which is a student-led event that helps to promote the roles of student representatives, mentors and ambassadors and the feedback channels available to all students. Feedback is received not just from students but from a range of other stakeholders including for example, employers and alumni members. Where feedback affects the learning, teaching and / or assessment of programmes, the annual monitoring or periodic review of programmes provides a formal mechanism for taking such feedback into account.
- 15.5.7. On completion of their studies, students receive their award certificate and transcript information within a confirmation letter. The award certificate and results letter are clear for prospective employers and HE providers alike. The procedure for the re-issue of certificates is set out in the HE Certification Policy.
- 15.5.8. Students who cannot complete their course of study are offered a certificate of achievement or letter confirming that the student has been enrolled on one of our programmes and detailing any modules taken and passed and credits achieved.
- 15.5.9. Internal guidance and policies exist that set out the procedures for the retention and storage of student data.

15.6 Information for Alumni

- 15.6.1. We remain in contact with alumni of our programmes, all of whom are invited to become members and to take advantage of the alumni member benefits available.
- 15.6.2. Information is provided to alumni via a dedicated section of the public website as well as direct communication using email. Alumni members are also encouraged to stay in contact with us via our social media accounts – LinkedIn, Facebook and Twitter.

15.7 Social Media

- 15.7.1. We use social media to reach and provide information to a range of stakeholder audiences. The use of organisation social media is clearly set out in the Social Media Guidelines with individual social media users carefully managed. The Social Networking Policy is also in place

to set out requirements for academic and non-academic staff in terms of organisation and personal social media usage. The Social Media Guidelines and the Social Networking Policy are internal documents and are not made publicly available.

15.8 Information about the Academic Framework

- 15.8.1. We have an academic framework for the management of quality and academic standards. Information about the academic framework, including the associated strategies, is published online together with our Code of Practice, policies, regulations and information about our academic governance.
- 15.8.2. Our website has a dedicated section on external examining that sets out the role and responsibilities of external examiners. We provide details for students of our external examiners and their home institution, as well as publishing the annual external examiner reports through the VLE.
- 15.8.3. Academic framework documents refer to external reference points that have influenced their content, most notably the OfS and its designated quality body, QAA. External benchmarking is also undertaken to ensure that our processes follow good practice in the sector.
- 15.8.4. The programme annual monitoring process is informed by statistical data covering progression, retention and achievement, and feedback from students, lecturers and examiners. Annual monitoring reports are reviewed by our Learning and Teaching Committee with actions identified and tracked via an action plan. Summary annual monitoring reports are made available to students and members of the academic community via the VLE.

15.9 Information about Collaborative Provision Arrangements

- 15.9.1. Information about collaborative provision is published on our website. We also provide information in material such as prospectuses, which explain the locations of study available for our programmes.
- 15.9.2. We have a framework for the management of collaborative provision arrangements covering approval, monitoring and review. This framework includes our Code of Practice Chapter 14: Collaborative Provision; our Collaborative Provision Strategy (not made publicly available), the Collaborative Provision Handbook and contractual documents that set out the roles and responsibilities of collaborative partners.
- 15.9.3. A central register of collaborative partner arrangements is maintained by us and published on our website. Regular searches are made of partner websites as well as a general web search against our name to ensure that any reference made to a partnership or other relationship with us is true and accurate. Steps are taken should an organisation falsely present a relationship with us. Such matters are routinely reported to the Academic Partnerships Risk Advisory Group.

15.10 Equality and Diversity

- 15.10.1. We publish an organisation wide Equality and Diversity policy on the public website which is guided by the principles that all staff, students, members, subscribers and visitors should:
 - i. Enjoy a safe environment free from discrimination and harassment / bullying; and
 - ii. Have equal access to services that are made available by us.

- 15.10.2. Our published information is designed for maximum readability. Alternative formats of published material can be requested; such requests are considered on a case-by-case basis and accommodated as far as is reasonable and in line with our Equality and Diversity Policy.
- 15.10.3. Our public website is compatible with screen reader technology. Pictures and other items on website pages have descriptions which read-aloud software should find. There is a web-page accessibility tab on our website's homepage and anyone experiencing difficulty with screen reader technology or other assistive technology is urged to contact us so their accessibility needs can be assessed. This applies to online forms as well as reading material made available to students within their VLE.

Updated June 2022