

Terms and Conditions for The London Institute of Banking & Finance’s Corporate & Professional Qualifications

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1. Introduction

- 1.1 These terms and conditions are applicable to all of The London Institute of Banking & Finance's Corporate & Professional qualifications. It is recommended that students also familiarise themselves with the policies listed in section 12 as well as the student handbooks and qualification specifications.

2. Registration and personal details

- 2.1 The London Institute of Banking & Finance keeps students up to date with changes to any qualification or unit during their period of study. Such communications will be undertaken predominantly by email, but may include telephone, letter, text message and / or via our websites (www.mylibf.com or www.libf.ac.uk) as appropriate.
- 2.2 It is the responsibility of the student to read all such communications, keep abreast of changes published via our websites and raise with us, in a timely manner, any circumstances that may affect their studies.
- 2.3 Students should ensure their contact details are kept up to date. Students can provide up-to-date contact information either by advising our Student and Customer Services team or by updating the information online at www.mylibf.com using their secure login details.
- 2.4 It is important that the student's qualification and unit registration information is accurately recorded. This will be quoted in their registration confirmation email and it is the student's responsibility to check these details and advise us of any amendments if necessary.
- 2.4.1 **Full name:** the name that a student uses when completing their registration form will be the name that will be held on our database. This will be the name that will appear on any certificates generated for the student. It should be their legal name as it appears on other documents such as passports or driving licences for example. If the name held by us is incorrect, the student must notify us as soon as they receive their registration confirmation email.
- 2.4.2 **Address:** the address that a student uses when completing their registration form is the address that will be held on our database, which will be used for mailings including delivery of materials and certificates.
- 2.4.3 **Units:** the unit (s) that a student has been registered for is shown in their registration confirmation email.

2.5 The registration time period varies depending upon the qualification being studied. Once the study period has elapsed or, for certain qualifications, a student fails an assessment attempt they must pay to re-register for the qualification in order to continue with their studies. For details of a qualification's study period please refer to the qualification's specifications on The London Institute of Banking & Finance website.

3. Fees

3.1 The fee (s) that the student pays for their registration is also shown in their registration confirmation email.

3.2 The fees paid cover the following:

3.2.1 Access to one set of online / hard copy study materials for each unit (s) registered, as appropriate and as specified in the Important Registration Information document.

3.2.2 One attempt at each examination entry and / or coursework assignment for each registered unit (s).

3.2.2 Online access to the **MyLIBF** area of the website as well as access to *KnowledgeBank*, as appropriate.

3.3 The learning materials provided are deemed sufficient for a student to study towards achieving their qualification. We may also make available supplements to the learning resources provided upon initial registration; such resources are optional. The student may choose to use them if they suit their learning needs. The fees for optional resources are clearly set out on our website.

3.4 A student who decides, after registration, that a qualification is not appropriate to their needs may cancel their registration within 14 days of their course starting. If the student has already booked an examination date, no refund will be given. After the period of 14 days, all fees are non-refundable and non-transferable. If a student has registered for a qualification where hard copy study material is provided, a full refund will be given providing all learning materials are returned to us, intact and undamaged

3.5 Fees paid for additional optional study material will also be refunded if the materials are returned intact and undamaged within 14 days of receipt.

3.6 Fees paid for access to the online Competence Development Tool (CDT) may be cancelled with a full refund if claimed within 48 hours of purchase.

- 3.7 Fees paid for the resit of an examination can be refunded if the resit is cancelled within 14 days of us receiving payment.

4. Study materials and delivery

Study material

- 4.1 Study materials will be dispatched upon registration or before the unit course start date. The students should refer to the Important Registration Information for details of delivery. If a student does not receive their materials within four weeks they should contact the Student and Customer Services team (please see Section 13 below).
- 4.2 For some qualifications study materials are provided online only. The students will be advised in their registration confirmation email if this applies to any units they are studying.

Delivery

- 4.3 Unless a student has specified an alternative delivery address for their study material, this will be delivered to the preferred address quoted in the Important Registration Information.
- 4.4 When packages are returned to us undelivered, we will await contact from the student to arrange redelivery. It is the student's responsibility to advise us if they have not received their materials. The students can track their materials online at www.mylibf.com using their secure login details.

5. Assessment

- 5.1 All programmes of study leading to an award of The London Institute of Banking & Finance include formal assessment to test that the student has met the intended learning outcomes of the qualification. Assessment is normally in the form of coursework and / or examination.

Coursework

- 5.2 All coursework is to be submitted on set days; timescales are indicated within the student handbooks.

Examinations

- 5.3 Examinations are held either daily or on set days and it is the student's responsibility to check before registering that any set dates do not clash with any other units they are sitting, or any other external commitments. Confirmation of the examination date will be in the Important Registration Information, for set dates, or via an email sent from Pearson VUE, for on-demand examinations, and the student will be advised of their examination venue via www.mylibf.com.

- 5.4 Students should familiarise themselves with the exam regulations via their online account prior to attending an exam.
- 5.5 The students should arrive at their examination venue at least 15 minutes before their examination time.
- 5.6 Students must produce one of the following forms of government issued identification:
- Passport;
 - Full or provisional driving licence;
 - National Identity Card.
- 5.7 The document must meet the following criteria:
- current/valid/unexpired;
 - bear the student's signature;
 - bear the student's photograph;
 - be in the same name as that on the Attendance Letter.
- 5.8 Failure to produce such ID will result in the student not being able to sit their examination and they will forfeit their fee.
- 5.9 All examination material, including the answers given, remains the property of The London Institute of Banking & Finance and will not under any circumstances be returned to the student.

Results

- 5.10 For those examinations available on demand and sat at either Pearson VUE or via LIBF e-test, assessment results are available to students immediately after the examination. Results for coursework or examinations on set days will be available according to the study timetable for each qualification. Results are made available via www.mylibf.com they will **NOT** be given by telephone or email.

Assessment Feedback

- 5.11 Assessment feedback is provided in the form of either individual result analysis sheets for multiple choice question examinations, individualised assessment feedback or through a Chief Examiner's report which provides feedback on the performance of the whole student cohort rather than individual students. The nature of the assessment feedback available depends upon which qualification is being undertaken. For further information on assessment feedback please contact the Student and Customer Services team (see section 13 below).

Resits

- 5.12 If a student fails an assessment they must re-register with us before they can book a new date to resit the assessment.
- 5.13 Students will need to resit only those units failed. The resit fee remains the same regardless of the number of units the student needs to resit. The student cannot pay for their resit until we have received a record of their previous results. This usually takes up to 24 hours for examinations sat at Pearson VUE.
- 5.14 For the coursework element of certain qualifications only, students may elect to resubmit their failed coursework. A resubmission enables the student to amend their work on the failed coursework in order to achieve a pass rather than retake a new piece of coursework. Alternatively, students may decide to resit and undertake a new coursework assignment on a later session.
- 5.15 Where a resubmission is undertaken and a pass achieved, the assessment mark will be capped at the pass mark for that assessment.
- 5.16 Further information regarding resubmissions is available on the course website.

6. Certificates

- 6.1 The student will be sent an overall qualification certificate upon successful completion of the qualification. Certificates will be sent to students within 30 working days of completing the qualification (completion is defined as the date of issue of results of the final unit of a qualification).
- 6.2 A student may request a unit certificate from us upon completion of a unit within a qualification. This is an option only, and will not be generated automatically. Such a request will incur a [fee](#).
- 6.3 The certificate is the formal proof that a student has been awarded a qualification by The London Institute of Banking & Finance.
- 6.4 If a student does not receive their qualification certificate within the timescales given above, they must contact the Student and Customer Services team and complete the certificate application form. If a student does not complete and return the form within 60 working days of the relevant certificate issue date, a fee will be incurred to reissue the qualification certificate.
- 6.5 The name quoted on a student's certificate will be as quoted in the Important Registration Information. If the name held by us is incorrect the student must notify us as soon as they receive their registration confirmation. If the student does not do this, and a certificate is issued in the wrong name, the student will be required to return the incorrect certificate and pay a fee in order to be provided with a replacement certificate.

- 6.6 If a student changes their name (for example, through marriage) they must send us evidence of this. Only an original or certified copy of the document detailing the change will be sufficient. If this is received after a certificate has been issued, the student will be required to return the incorrect certificate and pay a fee in order to be provided with a replacement certificate in their new name.
- 6.7 A student may request a replacement certificate under the following circumstances only:
- a. The student fails to receive the original certificate.
 - b. The student receives an original certificate that has been damaged in transit to the student.
 - c. The student loses their original certificate. If the original certificate is subsequently found, the student must return the replacement certificate to us.
 - d. The student receives a certificate containing a production error.
- 6.8 A student requesting the replacement of an original certificate will be required to complete an [application form](#). The application form must include a statement confirming the status of the original certificate, lost or damaged for example, describing in as much detail as possible the reason they require a replacement certificate. We will not accept verbal requests for replacement certificates. The application form must be accompanied by a [fee](#), where appropriate.

7. Malpractice

- 7.1 For the purpose of this document 'malpractice' is defined as:
Any act, or failure to act, that threatens or compromises the integrity of the academic process or the validity of The London Institute of Banking & Finance's qualifications and their certification. This includes: acts of plagiarism or other misconduct; and / or actions that compromise the reputation or authority of The London Institute of Banking & Finance, its centres, officers and employees.
- 7.2 We treat all cases of suspected malpractice with the utmost seriousness and will investigate all suspected and reported incidents. Suspected malpractice must be reported to us as soon as possible.
- 7.3 The London Institute of Banking & Finance's Malpractice Committee will consider all cases of suspected student malpractice on an individual basis. The committee is empowered to impose sanctions on a student where a case of malpractice is considered proven.
- 7.4 For further details of student malpractice, including examples of what may constitute malpractice and possible sanctions, refer to the Student Malpractice Policy and Procedures.

8. Complaints and Appeals

Complaints

- 8.1 We are committed to providing a high standard of service to our students to make sure that their concerns are dealt with fairly, openly and honestly.
- 8.2 For further details of how we handle a student complaint or appeal refer to the Complaints Policy and Procedures.

Appeals

- 8.3 The appeals process is available to all students on a programme of learning with us with the exception of students who have had their registration suspended.
- 8.4 A student has the right to appeal certain decisions that have been made in the course of the assessment of their programme of learning or CPD activities.
- 8.5 An appeal may only be submitted in relation to final decisions.
- 8.6 An appeal will only be accepted if submitted within the relevant time limit and accompanied by the appropriate fee.
- 8.7 For further information on how appeals are dealt with refer to the Appeals Policy and Procedures.

9. Accessibility

Equal opportunities

- 9.1 We are committed to creating a culture in which diversity and equality of opportunity are promoted and in which unlawful discrimination is not tolerated.
- 9.2 Students must abide by the principles set out in the Equality and Diversity Policy when undertaking any activity related to them studying for a qualification. For further information please see the equality and diversity policy.
- 9.3 We design qualifications and assessments to ensure that they are delivered and assessed in a way that will not subject students to discrimination, and in such a way as to challenge stereotypes and address inequality. Qualifications are designed to reduce the chance of inadvertent discrimination and both support material and written questions for examinations, and are designed to maximise readability, legibility, appearance, presentation and layout.

- 9.4 We endeavour to ensure that students have fair and equal access to the same subjects and that they are assessed without discrimination.

Special considerations

- 9.5 Special considerations apply to students who believe they have been disadvantaged during, or just before, an assessment because of an injury, illness or other unforeseen circumstances beyond their control that may have adversely affected their performance in one or more assessments. We recognise that, as a result of such circumstances, some students may not be able to demonstrate their true level of ability during an assessment.
- 9.6 For full details on special considerations applications and examples of potential outcomes, visit the Special Considerations Policy and Procedures.

Reasonable adjustments

- 9.7 We realise that students can suffer from unique learning difficulties, illnesses or disabilities which may prevent them from demonstrating their true level of ability during an assessment. The Reasonable Adjustments policy is intended to address the needs of students with disabilities and endeavours to provide flexible assessment arrangements.
- 9.8 The criteria for reasonable adjustments recognise, but are not limited to, the protected characteristics identified in the Equality Act 2010. They also apply to those students who have a specific learning difficulty or disability that has been identified prior to the assessment. We will, subject to approval processes, put into place reasonable adjustments to mitigate the impact of the identified disadvantage.
- 9.9 A student may request reasonable adjustments if they are experiencing a permanent or long-standing disability, illness or special educational need / learning difficulty. These examples are not exhaustive and should only be used as a guide to the circumstance in which an application for reasonable adjustments may be made.
- 9.10 For full details on reasonable adjustments criteria and applications, refer to the Reasonable Adjustments Policy and Procedures.

Data protection

- 9.11 We are committed to following good practice for handling personal information in accordance with the relevant data protection legislation. Full details on data protection refer to the Data Protection / Privacy statement.

10. General conduct

- 10.1 Students are expected to conform to acceptable standards of behaviour, honesty and integrity and behave with respect, courtesy, and in a professional manner at all times towards our staff, other students and any other individual involved in any part of the delivery of a qualification. For further information please refer to the Student Disciplinary policy.

11. Liability

- 11.1 We shall have no liability, whether under these terms and conditions or otherwise, to reimburse or indemnify any student in respect of any loss of earnings, income or profit that may be incurred by any student or their employer as a result of registering for, studying or being examined on any qualification awarded by us, or as a result of us rejecting an application to register for any qualification.
- 11.2 We are a provider of qualifications that is recognised by the Financial Conduct Authority as being appropriate for certain regulated functions. However it is the responsibility of individual students to be aware of and adhere to any additional regulatory requirements associated with these roles as set out in the FCA Handbook. Please refer to the Financial Conduct Authority for further information.
- 11.3 We shall have no liability for any failure or inability on our part, or on the part of Pearson VUE or any other body, to provide any examination or venue for any examination unless the failure or inability shall have taken place within the 24-hour period immediately prior to the time when the examination was due to have commenced. In such circumstances the liability shall be limited to reimbursing reasonable travel costs incurred by any student who travelled to the venue.

12. Policies and Procedures

- 12.1 Students are strongly advised to familiarise themselves with the policies and procedures for Corporate & Professional Qualifications in order to understand and make appropriate use of the services that we provide throughout the course of study. All policies are subject to regular review, students are therefore advised to refer to the version available on the website rather than a previously printed copy. The following written policies are available on our website:

[Appeals Policy](#)

[Assessment Result Enquiry Policy](#)

[Centre Arrangements Policy](#)

[Centre Malpractice and Maladministration Policy](#)

[Complaints Policy](#)

[Conflict of Interest Policy](#)

[Data protection / Privacy statement](#)

[Equality and Diversity Policy](#)

[Reasonable Adjustments Policy](#)

[Recognition of Prior Learning Policy](#)

[Special Considerations Policy](#)

[Student Disciplinary Policy](#)

[Student Malpractice Policy](#)

13. Contacting The London Institute of Banking & Finance

13.1 Our Student and Customer Services team can be contacted at:

Student and Customer Services team
4 – 9 Burgate Lane
Canterbury
Kent CT1 2XJ

T: +44 (0)1227 818609 (option 1)

F: +44 (0) 1227 784331

E: customerservices@libf.ac.uk