

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

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1. Introduction

- 1.1 These terms and conditions are applicable to all of our professional qualifications. It is recommended that you also familiarise yourself with the policies listed in section 13, as well as the student handbooks and qualification specifications.

2. Registration and personal details

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

2.5 To change the name we hold on your record, we will need to see a certified copy of your marriage certificate or change of name deed. The document must be certified as a true copy of the original by either your employer or by another professional such as a Doctor, Teacher, Solicitor, Lawyer, Banker or Police Officer and emailed to customerservices@libf.ac.uk. The certifier will need to:

- State the following on the document, 'I have seen the original document and I certify that this is a complete and accurate copy of the original'
- Write their name, position and/or capacity (e.g. lawyer/employer); contact address and telephone number
- Add their signature and date

It may be necessary for us to contact you / the certifier further for verification of your request.

2.6 The registration time period varies depending upon the qualification being studied. Once this period has elapsed or, for certain qualifications, you fail an assessment attempt, you must pay to re-register for the qualification in order to continue with your studies. In addition, requests to defer a registration time period may also incur a fee. For details of a qualification's registration period please refer to the qualification's specifications on our website or your Important Registration Information.

3. Fees

3.1 The fee(s) that you pay for your registration is also shown in your 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 assessment component for each registered unit(s).

3.2.3 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 you to study towards achieving the qualification. We may also make available supplements to the learning resources provided upon initial registration; such resources are optional. You may choose to use them if they suit your learning needs. The fees for optional resources are clearly set out on our website.

3.4 If you decide, after registration, that a qualification is not appropriate to your needs, you may cancel your registration within 14 calendar days of the course starting, irrespective of any deferrals that

may be applied. If you have already booked your exam with Pearson VUE (and are within the 14 day cancellation period), you will need to contact them directly at least 24 hours prior to the exam date to cancel it. If you do not cancel within this time, your booking will remain in place and we will be unable to issue a refund. After the period of 14 calendar days, all fees are non-refundable and non-transferable. If you have registered for a qualification where hard-copy study materials are provided, a full refund will be given providing all learning materials are returned to us, at your own cost, in their original condition.

- 3.5 Fees paid for additional optional study material will also be refunded if the materials are returned to us, at your own cost, in their original condition within 14 days of receipt.
- 3.6 Our additional study support resources that are provided in a digital format, are immediately accessible upon purchase. Therefore, by accessing these products, you acknowledge that you waive the right to the standard 14 day cancellation period. Your rights remain unchanged for goods or services that are deemed faulty, please contact our Customer Service Team in this instance.
- 3.7 Fees paid for the resit of an exam can be refunded if the resit is cancelled within 14 calendar days of us receiving payment. If you have already booked your exam with Pearson VUE (and are within the cancellation period), you will need to contact them directly at least 24 hours prior to the exam date to cancel it.

4. Study materials and delivery

Study material

- 4.1 For qualifications that have hard-copy study materials, these will be dispatched upon payment of registration—or before the unit course start date. You should refer to the Important Registration Information for details of delivery. If you do not receive your materials within four weeks from the course start date you should contact the Student and Customer Services team (please see section 14).
- 4.2 For some qualifications, study materials are provided online only. You will be advised in your Important Registration Information if this applies to any units you are studying.
- 4.3 It is expected on some qualifications for you to undertake wider reading.
- 4.4 Online access to study materials is provided for the duration of the registration period only. Once this period has elapsed, access will be withdrawn.

- 4.5 It is your responsibility to access your course site and review any additional updates to ensure that you have all the relevant content required for your course of study.

Delivery

- 4.6 Unless you have specified an alternative delivery address for your study material, this will be delivered to the preferred address quoted in the Important Registration Information.
- 4.7 When packages are returned to us undelivered, we will await contact from you to arrange redelivery. It is your responsibility to advise us if you have not received your materials. You can track your materials online at **www.mylibf.com** using your secure login details.

5. Assessment

- 5.1 All programmes of study leading to an award by The London Institute of Banking & Finance include formal assessment(s) to test that you have met the intended learning outcomes of the qualification.

Coursework

- 5.2 All coursework is to be submitted by a set deadline; timescales are indicated within the Important Registration Information and on the course website.

Exams

- 5.3 Depending on the qualification, exams are held either daily or on set days and it is your responsibility to check before registering that any set dates do not clash with any other units you are sitting, or any other external commitments. Confirmation of the exam date will be in the Important Registration Information for set dates, or via an email sent from Pearson VUE for on-demand exams. You will be advised of your exam venue via your MyLIBF account. For Pearson VUE exams, an email will be sent from Pearson VUE with the exam venue details.
- 5.4 You should familiarise yourself with the exam regulations via your MyLIBF account prior to attending an exam.
- 5.5 You should arrive at your exam venue at least 15 minutes before the scheduled exam time to allow time to complete the sign-in procedures. If you arrive more than 15 minutes late, you may be refused admission. Failure to adhere to the exam regulations or follow the instructions in your booking confirmation may result in one or more of the following: refused entry to your exam; removal of any marks awarded; charged for rebooking your examination.

- 5.6 You must produce identification to sit your exam. Please refer to the Student Handbook in your course site or our [examination centre requirements](#) for further information. Failure to produce such ID will result in you not being able to sit your exam, and you will forfeit your fee.
- 5.7 Your assessment (including both written and electronic examinations), and specifically the questions asked within the exam and your individual answers, remain our property and will not under any circumstance be returned or made available to you.

Results

- 5.8 For exams available on demand and sat at either Pearson VUE or via LIBF e-test, assessment results are available to you within 3-4 hours, but on rare occasions can take up to 24 hours. Results for coursework or exams 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

- 5.9 Assessment feedback is provided in the form of either individual result analysis sheets for objectively tested exams, 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 14).

Resits

- 5.10 If you fail an assessment you must re-register with us before you can book a new date to resit the assessment.
- 5.11 You will need to resit only those units failed. The resit fee remains the same regardless of the number of units you need to resit. You cannot pay for your resit until we have received a record of your previous results. This usually takes up to 24 hours for exams sat at Pearson VUE.

Resubmissions

- 5.12 For the coursework element of certain qualifications, you may elect to pay and resubmit your failed coursework. A resubmission enables you to amend your work on the failed coursework and resubmit rather than retake a new piece of coursework. Alternatively, you may decide to resit and undertake a new coursework assignment on a later session.
- 5.13 Resubmission has only a Pass or Fail outcome and no mark is allocated. Examiners will decide whether your coursework has now reached the minimum standard required to pass. If it does, the

mark will be capped at the pass mark for that coursework. You will not receive feedback on your resubmitted coursework.

- 5.14 Students must apply to resubmit their coursework within ten working days of the release of the original result. Resubmissions must be submitted within one calendar month of the release of the original result.
- 5.15 Students may cancel their resubmission providing it has not been uploaded; however, a refund is only available if cancelled within 14 days of your payment and prior to the coursework submission deadline.
- 5.16 Further information regarding resubmissions is available on the course website.

6. Certificates

- 6.1 You will be sent an overall qualification certificate upon successful completion of the qualification. A certificate will be sent to you 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 For further details refer to the [Certification Policy and Procedures](#).

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 our qualifications and their certification. This includes: acts of plagiarism or other misconduct; and/or actions that compromise our reputation or authority of our centres, officers and employees.
- 7.2 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. You have the right to appeal certain decisions that have been made in the course of the assessment of your programme of learning or CPD activities.
- 8.4 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 You must abide by the principles set out in the Equality and Diversity Policy when undertaking any activity related to studying for a qualification.
- 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 exams 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. For further information please see the [Equality and Diversity Policy](#).

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 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 and endeavours to provide flexible assessment arrangements.
- 9.8 For full details on reasonable adjustments criteria and applications, refer to the [Reasonable Adjustments Policy and Procedures](#).

Data protection

- 9.9 We are committed to following good practice for handling personal information in accordance with the relevant data protection legislation. For full details on data protection refer to the [Data Protection / Privacy statement](#).

10. General conduct

- 10.1 You 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 and Procedure](#).

11. Liability

- 11.1 We shall have no liability, whether under these terms and conditions or otherwise, to reimburse or indemnify you in respect of any loss of earnings, income or profit that may be incurred by you or your 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 are recognised by the Financial Conduct Authority as being appropriate for certain regulated functions. However, it is your responsibility 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 exam or venue for any exam unless the failure or inability shall have taken place within the 24-hour period immediately prior to the time when the exam was due to have commenced. In such circumstances the liability shall be limited to reimbursing reasonable travel costs incurred by you in travelling to the venue.

12. Copyright statement

- 12.1 All learning materials, electronic, online and printed, are copyrighted, and published, by The London Institute of Banking & Finance.
- 12.2 'The London Institute of Banking & Finance' and 'LIBF' are the trading and brand names of LIBF Limited. LIBF Limited is a private limited company registered in England and Wales (company number 13621269). Registered office: 8th Floor, Peninsular House, 36 Monument Street, London, EC3R 8LJ, United Kingdom.
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The London Institute of Banking & Finance
Administrative Centre
4–9 Burgate Lane
Canterbury
Kent
CT1 2XJ

13. Policies and procedures

- 13.1 You are strongly advised to familiarise yourself with the policies and procedures for 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, you 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

Certification 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

14. Contacting us

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

The London Institute of Banking and Finance
Student and Customer Services team
4–9 Burgate Lane
Canterbury
Kent CT1 2XJ

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

E: customerservices@libf.ac.uk