

## **Terms and Conditions of Offer**

The information below sets out the terms and conditions of your offer of a place to study at The London Institute of Banking & Finance. By accepting your offer you are agreeing to these terms and conditions that form part of the agreement between you and The London Institute of Banking & Finance (LIBF).

### **1. Your offer**

The offer you have received is only guaranteed if you meet the exact terms of the offer, this includes compensating grades, unless advised otherwise by LIBF in official correspondence.

If you have accepted your place as either FIRM or INSURANCE choice and you have met your offer conditions after results have been released, LIBF will confirm your place.

If you have accepted your place as either FIRM or INSURANCE choice and you have not met your offer conditions after results have been released, LIBF have the right to offer you a place on an alternative programme. If you do not wish to accept the alternative offer you can choose not to do so and proceed to your insurance choice or into UCAS Clearing as appropriate.

A request to change to a different programme of study during the application stage or on registration at LIBF is not guaranteed and is subject to you meeting the entry requirements for the specific programme and availability.

### **2. Accuracy of information provided by an applicant**

In accepting the offer of a place to study at LIBF, you are confirming that the information you have provided, or information that has been provided on your behalf, is accurate to the best of your knowledge.

LIBF reserves the right to withdraw an offer of a place to study or terminate your registration if false or misleading information has been provided.

### **3. Behaviour of applicant**

LIBF is committed in promoting a supportive environment for all staff, students and visitors and expects reasonable standards of behaviour, honesty and integrity. Should you display behaviour(s) that are not in accordance with our [Equality & Diversity Policy](#) and / or our [Student Disciplinary Policy](#) we reserve the right to withdraw an offer of a place to study or terminate your registration.

### **4. Payment of fees**

If you do not have permanent residency in the UK you will be required to complete the Fee Status Information Form to determine your status for fee-paying purposes.

You have an obligation to make appropriate arrangements for the payment of fees before you commence your programme of study. LIBF will invoice you for the full amount or remaining amount of fees each academic year unless you have any of the following arrangements in place:

- financial support from Student Finance England, Wales, Northern Ireland or Student Awards Agency for Scotland; or
- evidence from your employer or sponsor indicating responsibility for the payment of fees in full or part; or
- you have applied or been awarded a discount or remission of fees

If you are a self-funder you have the option to pay your tuition fees by an agreed payment plan.

#### **5. Communications between applicant and LIBF**

Upon registration you will be given an LIBF email account. All email communications from LIBF will be sent to that email address and you are expected to use that account for all email communications to LIBF. It is also your responsibility to check your LIBF email account at least once a week as an absolute minimum. Please see LIBF's [Information Technology Acceptable Use Policy](#).

#### **6. LIBF's regulations, policies and Student Charter**

By accepting the offer of a place to study at LIBF you are agreeing to comply with LIBF's General & Academic Regulations, Policies and the Student Charter.

[General & Academic Regulations](#)

[General Policies](#)

[Student Policies](#)

[Student Charter](#)

#### **7. Changes to LIBF's General & Academic Regulations**

LIBF reserves the right to make reasonable changes to the General & Academic Regulations where we believe the changes will ensure the regulations remain fit for purpose and reflect any external sector guidance, including legal or regulatory changes to government policy. Any changes to regulations normally take effect from the start of the next academic year.

You will remain on the General & Academic Regulations that were in place at the time of your registration and throughout your registration period.

Our website clearly identifies the different General & Academic Regulations according to the year of registration.

#### **8. Variation**

LIBF will make all reasonable efforts to deliver the programmes and extra curricular events as described in published materials and subject to these terms and conditions.

We reserve the right to make reasonable changes to a programme to ensure the content and syllabus is developed to remain current and relevant or to enhance the student learning experience. Any such changes will be kept to a minimum and we will consult with students on changes as soon as possible.

We reserve the right to vary the terms and conditions of this offer due to circumstances beyond our reasonable control. Examples of such circumstances could include but are not limited to; restrictions imposed by government and/or local authorities, industrial action, natural disasters, pandemic/epidemic, political unrest, acts of terrorism.

Where we have to vary the terms and conditions of this offer we will inform you as soon as possible. We will work with you and provide reasonable support to minimise the impact of any variation as far as is possible. This could include providing an alternative course with us, deferring your entry to the course, liaising with UCAS on the potential to substitute your choice, or liaising with other providers to support your transfer to another course.

Please also see our Student Protection Plan for further information.

## **9. Data Protection**

We will process your personal data in accordance with the principles of the General Data Protection Act (2018).

The information you have provided to UCAS and or LIBF on application will be used by LIBF for administrative purposes. It will also be used for research and compilation of statistics to provide statutory returns. LIBF, from a legal perspective, may have to provide information to outside organisations such as the Police, Home Office and Local Authorities including the Department of Work and Pensions and its Agencies. If you are employed or being sponsored by a third party we may be required to provide information relating to your attendance and performance to your employer or sponsor.

LIBF may be required to share your personal data with a placement or internship provider to facilitate this.

LIBF may be required to share your name and university email address with third parties who work closely with LIBF to deliver practical workshops that form part of your modules.

If you have a disability and have been assessed to receive reasonable adjustments during assessments, LIBF will make all reasonable efforts to implement those adjustments. Information about your disability will only be shared confidentially with staff that has a need to know in order to facilitate the adjustments and provide the relevant support.

Further details on how we use your information can be found within our [Data Protection Policies](#).

## **10. Cancellation Rights**

If you accept your offer of a place to study with LIBF you have up to 14 days to change your mind without giving any reason or incurring any financial penalties.

### **Applicants who have applied via UCAS**

If you wish to decline your offer to study with LIBF you should do this within UCAS Track. Please refer to the guidance information on [UCAS](#).

If you are holding an unconditional firm place with LIBF and you would like to withdraw or be released into Clearing you must contact LIBF, email: [admissions@libf.ac.uk](mailto:admissions@libf.ac.uk) stating your reason. Or you can call us on +44 020 7337 6293/4.

**Applicants who have applied direct to LIBF**

If you wish to decline the offer to study with LIBF please send a clear statement confirming your cancellation to the relevant email address below. You may prefer to use our [Cancellation form](#) although this is not obligatory:

for undergraduate programmes: [hep@libf.ac.uk](mailto:hep@libf.ac.uk)  
for postgraduate programmes: [masters@libf.ac.uk](mailto:masters@libf.ac.uk)

**Cancellation before the end of the 14 day statutory cancellation period**

If you change your mind and decline your offer of a place to study with LIBF we will reimburse you for all payments received from you. LIBF will make the reimbursement without undue delay. If the payment was made by a sponsor or employer, LIBF will reimburse the relevant party.

**Cancellation after the 14 day statutory cancellation period**

If you change your mind and decline your offer after the cancellation period has ended, LIBF will not be able to refund all payments received from you. Please see our [Student Withdrawal Policy](#) which gives details of fee liability.

**11. Programmes that start within the 14 day cancellation period**

If your programme of study is due to commence within the 14 day cancellation period from the date that you accept your place with LIBF (eg. via Adjustment or Clearing) then, by accepting the offer you are agreeing that the service should commence within the cancellation period. If, however, you subsequently decide to withdraw within the cancellation period, you will be liable to pay fees as documented in our [Student Withdrawal Policy](#).

**12. Any Questions**

If you have any questions or queries relating to your offer of a place to study with LIBF please contact us either by telephone: +44 020 7337 6293/4 or by email to the appropriate address below:

for undergraduate programmes [hep@libf.ac.uk](mailto:hep@libf.ac.uk)  
for postgraduate programmes [masters@libf.ac.uk](mailto:masters@libf.ac.uk)

**13. Complaints**

If LIBF is unable to resolve a complaint informally applicants and students can escalate their complaint formally, in writing, to our Complaints Officer, email: [complaints@libf.ac.uk](mailto:complaints@libf.ac.uk) or to LIBF, Administrative Centre, 4 – 9 Burgate Lane, Canterbury, Kent, CT1 2XJ. Information on Complaints and Appeals forms part of our Code of Practice, Chapter 10 which can be found [here](#).

**14. Definition of words / terms used in this document**

Word or term used	Explanation
Adjustment	This is a service offered by UCAS that allows students who have met and exceeded the conditions of their conditional firm offer. Students may be able to use Adjustment to find an alternative programme in Clearing without having to reject their firm

	choice.
Clearing	This is a service offered by UCAS that helps students who didn't achieve their exam results to get into their firm or insurance choice universities. A list of available programmes offered by universities will be made available in Clearing. Clearing is also available to students who are not holding any offers.
Compensation grades	If an offer has been made eg. Maths A, Economic B, History B, but the applicant achieves Maths B, Economics B, History A the applicant cannot compensate the Maths grade with the History grade.
Fee liability	An amount of money that is required to be paid within a given timeframe.
FIRM choice	An applicant's first university choice within UCAS.
INSURANCE choice	An applicant's second university choice within UCAS should they not meet the required grades for their first choice.
Internship	A period of time, usually between 4 – 12 weeks, where a student will undertake paid work experience.
LIBF	The London Institute of Banking & Finance.
Permanent residency	This refers to a person's resident status in a country of which they are not a citizen. This is usually for an indefinite period.
Placement	A period of time, usually up to one year, where a student will undertake paid work experience as part of their programme of study.
Reasonable adjustments	Changes made to assessment arrangements to support students with disabilities or dyslexia.
Registration	Date of commencement of studies with LIBF.
Registration period	Period from first date of commencement of studies to the end of the registration timeframe as noted in the General & Academic Regulations.
Self-funder	Students who are paying their own tuition fees or are being supported by a third party ie. an employer or sponsor.
UCAS	Universities and Colleges Admissions Services is a UK-based organisation who main role is to operate the application process for British universities.
Unconditional firm place	Students holding an unconditional firm place do not have any offer conditions to meet.