



LONDON
COLLEGE OF
INTERNATIONAL
BUSINESS
STUDIES



Student Protection Plan - Refund and Compensation Policy

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Refund and Compensation Policy

1.0 Introduction

- 1.1 The purpose of this document is to provide guidance on when refunds and compensation will be made by the College and the grounds in which a refund and/or compensation may be granted.

The Refund and Compensation Policy is part of the College's Student Protection Plan, which the College is required to publish as a provider of Higher Education. The Student Protection Plan sets out possible risks to continuation of study and the College's position on refunds and compensation if those risks materialise.

This policy sets out in detail the College's position regarding refunds and/or compensation in the event that, the Student Protection Plan is instigated.

2.0 Key definitions

For the purpose of this policy the following definitions apply:

- **Refund** – relates to the repayment of sums paid by a student to the College. This could include tuition fees or other course costs.
- **Compensation** – relates to some other recognisable loss suffered by the student. Compensation falls into two categories, either (a) recompensing the student for wasted out of pocket expenses they may have incurred which were paid to someone other than the College (such as travel costs) or (b) the amount needed to put the student in the position they would have been in had the College fully discharged its duties.

3.0 Policy Statement

- 3.1 The Refund and Compensation policy is instigated by the Senior Steering Group (SSG) once an element of the Student Protection Plan is instigated.
- 3.2 London College of International Business Studies is committed to providing a high-quality educational experience, fully supported by a range of academic and administrative services and facilities. The College welcomes the opportunity to correct mistakes, clarify misunderstandings and to respond positively and constructively on any occasion when a student feels the need to express dissatisfaction with a particular service or other aspect of the College's provision. Students can find guidance in our College Complaints Procedure and Process: <https://storage.googleapis.com/emotion-studios-cloud/lcibsuk/2019/05/aa70d6e9-complaints-procedure-1.pdf>
- 3.3 This policy is based on the principles of fairness and transparency and is informed by the UK Quality Code, and the Office of the Independent Adjudicator for Higher Education's good practice framework for handling Complaints and Academic Appeals.
- 3.4 This policy provides guidance for individuals seeking to apply for a refund and/or compensation and covers situations where the College is no longer able to preserve continuation of study for one or more students. The policy will apply under the following circumstances:
- A student has submitted an application through the Student Complaints procedure;

- A student is seeking compensation for the lost of time due to
 - closure of the College as a whole, either permanently or temporarily;
 - unplanned temporary closure as part of the College
 - planned closure or change of location

3.5 This policy covers:

- Refunds for students who pay their own tuition fees;
- Refunds for students whose tuition fees are paid by a sponsor;
- Refunds for students whose tuition fees are paid by Student Finance England or equivalent funding body;
- Payment of additional travel costs for students affected by a change in the location of their course or course closure

3.6 The College is committed to ensuring that, as far as possible, all students are able to continue and complete their studies at the College and to ‘teach out’ students on a programme that is being discontinued. The College therefore considers refunds and compensation to be a remedy of last resort and is committed to ensuring all students are able to continue with and complete their studies at the College. It is therefore important to explain how the College will refund and/or compensate students if the risks of non-continuation materialise.

3.7 This policy will not apply to individuals who have completed the studies for which they registered at LCIBS.

4.0 Scope

4.1 LCIBS is committed to ensuring that all students have the opportunity to complete their programme of study, and to receive the appropriate learning opportunities set out as part of the programme offer and in Terms and Conditions. The College encourages students to inform the College where there is any cause of concern; and the College Student Complaints procedure exists to enable students to make a complaint about such matters.

4.2 The College is committed to ensuring consistency in approach and that students are treated fairly and equally. Compensation may be considered as the most appropriate resolution although for the avoidance of doubt this will be payable in cases of material failure by the College and where there has been a demonstrable loss to the student. Any alternative arrangements mitigating the loss experienced by the student will be considered. In all cases students will be required to provide evidence of the loss suffered.

4.3 Arrangements for circumstances relating to students affected by a change in location, in programme or provider, or withdrawal of a programme are set out below (section 6.0). If a student believes that this process has not been followed, they should in the first instance follow the College’s Student Complaints procedure.

4.4 This policy will not apply to individuals who have completed the studies for which they registered.

5.0 Complaints

LCIBS is committed to ensuring that its Complaints procedures are fair, effective and timely, and in accordance with the UK Quality Code. It is therefore anticipated that the majority of student complaints will be resolved as early as possible through informal dialogue between staff and students at a local level and to the satisfaction of the parties involved.

6.0 Refunds and Compensation procedures

6.1 Change in Location

6.1.1 LCIBS students studying on a programme at the College who are required to attend taught sessions at a location different to their main base, have a right to make a claim travel expenses for travel to a location which is not their base.

6.1.2 Claims for the actual costs a student incurs can be made, however the amount a student will actually be paid will be calculated according to the difference in the cost between travelling to their base and to the alternative location.

6.2 Change in Programme or Provider

6.2.1 In the event of the College being unable to continue offering a programme of study, those affected may include:

- Individuals who have accepted a place on a programme of study which is terminated before those individuals have enrolled; and
- Students that have already enrolled on a programme of study which is terminated before those students can complete their course.

6.2.2 An applicant who has accepted a place on a programme but has not yet enrolled on a programme which closes, will receive communication of the programme closure at the earliest opportunity. They may receive a refund on any tuition fees already paid, but will as a minimum, receive an offer of advice and support in seeking an alternative programme at the College or other Higher Education Institution.

6.2.3 Consideration of compensation arrangements will be given in the unlikely event that a change in location or provider is required, and the College assists existing students in seeking an alternative programme of study at another Higher Education Institution. Students may be entitled to claim travel costs, however, the amount they will actually receive will be calculated based on the difference in the cost between travelling to their base and to the alternative location.

6.3 Programme withdrawal

6.3.1 In the event that the College withdraws a programme on which students are currently registered, and alternative arrangements cannot be made, the College will refund tuition fees based on the proportion of completed study time to date.

7.0 Refund and Compensation claims

7.1 Refund requests should be made in writing and sent to registry@lcibs.co.uk.

7.2 Refunds and/or compensation will be paid where reasonably possible within 14 days of the decision that a payment is warranted.

7.3 Original payments made by direct debit or credit card will be refunded to the card used in the original transaction. Similarly, original payments made by Bacs will be

refunded by Bacs/Bank transfer. The student who has requested a refund is responsible for ensuring that the correct bank details are provided on the form. LCIBS will not accept any responsibility for payments misdirected as a result of incorrect account details provided on the form.

7.4 Students may be asked for documentary evidence or confirmation of bank/card payment details to support a refund request.

7.5 In the case of sponsored students, refunds will be made to the Sponsor. If tuition fees paid initially by the student are later paid in full by another body, including the Student Finance England, the refund will only usually be paid once the payment is received in full by the other body.

8.0 Student Finance England and Payments

Where a student's tuition fees have been paid by Student Finance England any refunds will be paid to Student Finance England, thereby reducing the value of the loan.

9.0 Anti-money Laundering Regulations

In ensuring LCIBS complies with UK Money Laundering regulations, the College will not accept payments from persons or organisations unless they relate to a valid charge, levied or impending. Any suspicious payment or refund requests may be reported to the appropriate regulating body.

10.0 General

This Refund and Compensation Policy is linked to the College's Student Protection Plan.

11.0 Governance requirements

The Senior Steering Group has overall responsibility for this policy and its effective operation in the event that the Student Protection Plan is instigated. Staff are expected to be familiar with this policy and to contribute to its effective implementation.

This policy may be amended by the College from time to time, as necessary.