



+44 (0) 207 539 3548
info@globalbankings.ac.uk
www.globalbanking.ac.uk

Global Banking School

Student Protection Plan¹

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¹ Please note that this Student Protection Statement does not apply to higher education courses offered at the Global Banking School awarded by either Buckinghamshire New University or the University of Bedfordshire. For these courses the Student Protection Plan of the awarding university applies. These are available on the appropriate university's website.

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1. Purpose

1.1 To provide a student protection plan for prospective and enrolled students that protects students against any material changes to their proposed or current programme of studies.

1.2 To provide a student protection plan that is transparent, fair and accessible following consultation and agreement with students and student representatives.

2. Background

2.1 The Higher Education and Research Act 2017 requires all Higher Education Institutions to develop, maintain and regularly review and update a Student Protection Plan that protects students' interests in the case of material change to their programme of study, which may include programme changes, suspensions, closures, or institutional closure. These events may be triggered by situations such as (but not limited to):

- a decision to close the School being taken because of business failure
- a decision by the School to close some or all of the campus
- withdrawal of designation for student support purposes
- failure to gain or loss of registration with the Office for Students
- closure of a course/programme of studies

- major changes, in year, to course content
- the unanticipated departure of key members of School staff
- removal of the Tier 4 Sponsor Licence
- loss of Centre approval from Pearson as the awarding organisation for the HND Business Management programme
- industrial action by School staff or third parties

2.2 The newly established Office for Students requires, as part of the initial registration process, that Global Banking School develop, maintain and regularly review its Student Protection Plan with the involvement of both students and staff at the School.

2.3 The QAA Quality Code Chapter B8 Programme monitoring and review sets out the following Expectation that all institutes of higher education must meet:

Higher education providers, in discharging their responsibilities for setting and maintaining academic standards and assuring and enhancing the quality of learning opportunities, operate effective, regular and systematic processes for monitoring and for review.

This chapter also provides the following Indicator (Indicator 3) of sound practice which is related to this Student Protection Plan:

Higher education providers operate a process to protect the academic interests of students when a programme is closed.

2.4 Global Banking School's Student Plan has been developed to meet the requirements of the Higher Education and Research Act 2017, meet certain conditions set by the Office for Students for initial and ongoing registration and meet the requirements of the QAA Quality Code Chapter B8 Programme monitoring and review.

3. Principles informing Global Banking School's Student Protection Plan

(a) General Statement

3.1 Global Banking School is committed to ensuring its students achieve the best possible academic outcomes from their studies. Occasionally circumstances may arise which mean that unforeseen changes have to be made to units/modules or programmes (provision for such events is detailed within the School's Terms and Conditions).

(b) Principles

3.2 The following five principles inform Global Banking School's Student protection Plan:

- (i) Transparent, fair and accessible policies and processes govern course closure and changes.
- (ii) This Student Protection Plan recognises that students invest time and personal effort in their studies and need timely dialogue and clarity of options when changes occur.

(iii) There are clear arrangements for informing and consulting with students about material changes to continuing courses.

(iv) There are clear arrangements for continuity of provision for students in the event of the closure of a higher education course.

(v) Global Banking School will endeavour to support the wider higher education sector in the event of programme (or provider) failure elsewhere.

4. Measures to Inform and Protect Students

4.1 Students should refer to Global Banking School's Terms and Conditions for applying to study and enrolling as a student on the Pearson HND Business Management programme and other relevant higher education programmes². Prospective and enrolled students should also be aware of Pearson's conditions for Registration on the HND Business Management programme. Global Banking School will ensure that its Terms and Conditions and those of Pearson are communicated to prospective students during the recruitment and admissions process, and whilst enrolled as a student. Induction for newly enrolled students at the School will inform students of these matters.

4.2 Global Banking School is committed to communicating any material changes in circumstances to students as early as practicable, with clear information and alternatives. Communication on any such matters will be made to all prospective and enrolled students as soon as any material changes are known by the School. Material changes include those internal to the School, any changes to the HND Business Programme Specification made by Pearson as the awarding organisation, matters resulting from registration with the Office for Students and any other material other external material changes.

4.3 Global Banking School will take all reasonable steps to minimise any resulting material disruption to services, delivery of the Pearson HND Business Management programmes or other programmes. Examples of reasonable steps to minimising disruption to students affected by material changes include:

- offering affected students the chance to move to another similar programme of studies
- delivering a modified version of the same programme of studies
- providing assistance to affected students to switch to a different provider to study the same or a similar programme.

4.4 Global Banking School is committed to supporting students to make informed decisions about what their best options are in the event of material changes to their programme of studies or wider academic situation. The School will use all its available resources to ensure that each and every student has all the necessary information to evaluate changes and make the best, informed decision possible that preserves their academic and professional aspirations.

² At present Global Banking School is an approved Centre of Pearson to operate the HND Business Management programme. This Student Protection Plan applies to any other higher education programmes that the Global Banking School is authorized to operate outside of a university sub-contractual arrangement.

4.5 In the event of any material changes all enrolled students will be consulted directly in class and through their given e-mail addresses. Information will also be posted on the VLE. Prospective students, at any stage of the recruitment and admissions process that have been in contact with the Global Banking School will be contacted via their given e-mail address and/or the telephone number they have provided. If contact with either enrolled or prospective students cannot be made in this way a written letter will be sent to the address that has been provided to the School.

4.6 Global Banking School's Student Protection Plan will be made available to prospective and enrolled students through publication on its website. The Student Protection Plan will also be made available for all staff and students on the School's VLE. Attention will be drawn to the Student Protection Plan during the application process for prospective students and at induction for new students and returning students at the start of their second year of studies. Any changes or revisions to the Student Protection Plan will also be communicated to students in this way.

5. Approval, Development, Revision and Review of the Student Protection Plan

5.1 Global Banking School's Student Protection Plan will be discussed and considered at its Executive Management Board meeting and Student Representative Committee. Academic Board is responsible for approval of the Plan and any subsequent revisions as a result of regular review.

5.2 The Student Protection Plan will be reviewed on an annual basis, as part of the normal cycle of policy review of the School's Quality Assurance Manual. The Plan will also be reviewed and revised if there are any additional or new requirements from external bodies, especially the Office for Students.

6. Significant Material Change

(a) Institutional closure

6.1 The possibility of institutional failure by Global Banking School on business grounds will be monitored through a risk management process in accordance with requirements of Higher Education regulatory bodies and any instance of this will be managed in accordance with School policies. Global Banking School's Strategic Plan 2018-2021 includes a risk analysis and SWOT analysis, which is reviewed on a regular, at least annual basis, by the Executive Management Board and Academic Board (which has Student Representatives as full members).

6.2 If the School finds itself in a position where it has no option other than to close it may consider measures, including those given below, to protect the student learning experience and student interests:

- where possible, closing in a phased manner, over a period of time that would allow current enrolled students to complete their studies ('teach out') at Global Banking School.
- in a situation where this is not possible, Global Banking School would support students to transfer to appropriate/equivalent programmes provided by other higher education providers and (where appropriate financially) by compensating students if, because of disruption to their studies, they suffer demonstrable, material financial loss.

- explore the possibility of merging with another higher education provider in order to maintain all or part of the current higher education provision.

(b) Closure of part or all of the School campus

6.3 In the event that part or all of the campus is rendered unusable for teaching and learning activities for our students, Global Banking School would consider remedies such as:

- relocating the higher education provision to an alternative location. This may, for example, include renting spaces for programme delivery (preferably close to the School's current premises, where possible and practicable)
- rescheduling the timetabled hours to allow all of the scheduled teaching to take part in the available facilities. This may include student contact sessions being held outside of usual scheduled teaching hours. Where such an approach is taken, appropriate consultation will be conducted with all students and stakeholders who may be affected and an solution agreed.
- delivering part or all of the programme through alternative means, such as distance learning. Where such an approach is taken, the School will consider, through consultation, whether or not this is appropriate for students who would be affected.

6.4 In the event of Global Banking School having to close significant parts of its premises it is possible that it would adopt a strategy of employing a combination of the methods outlined above.

(c) Withdrawal of Course Designation/Deregistration by the Office for Students

6.5 In the unlikely event of de-designation/withdrawal of Office for Students Registration of Global Banking School's Pearson HND Business Management programme for 'Student Support' purposes (resulting in the withdrawal of statutory student finance for its courses) the School, would take all reasonable steps to minimise the resulting disruption to students by, for example:

- working with relevant funding bodies to allow enrolled students to complete their year of study/programme
- where the above is not possible, supporting students to transfer to appropriate and similar or the same programme offered by other higher education providers and, if appropriate, financially compensating students where they suffer demonstrable, material financial loss because of disruption to their studies
- support students by providing any evidence required to facilitate the continuation of their studies with another higher education provider
- explore the possibility of merging with another higher education provider to maintain all or part of the current higher education provision.

(d) Closure of Programme of Studies

6.6 Global Banking School has procedures in place in the event of a decision being made by the CEO and/or Executive Management Board to close a current

programme of studies. Where this is likely to have a material impact on students, the School will mitigate the effects by:

- timely communication with all prospective and enrolled students to provide assurance that they will not be adversely affected by this decision, and provide assurance that they will be able to complete their studies at Global Banking School
- additionally, and where possible, provision will be made to allow students to complete their studies where extenuating circumstances have been presented (according to the School's Extenuating Circumstances Policy and Procedures) or an interruption of studies has been requested
- notifying prospective students at any stage of the recruitment and admission process, allowing time for them successfully to apply for the same or similar programme of study at another higher education provider. Global Banking School will support prospective students to find a suitable alternative higher education provider offering the same or similar programme in this regard.

(e) Major In Year Changes to a Programme Studies

6.7 Global Banking School consistently aims to deliver programmes in accordance with the Programme Specification supplied by Pearson or any other awarding body, and published on its website and VLE for the academic year in which a student commenced their programme of study.

6.8 In the unlikely event of major in-year changes to the programme studies, due to external changes made by Pearson or, for example, changes in units of studies on offer made by the School, Global Banking School will ensure that:

- any changes are kept to the absolute minimum necessary to maintain the existing quality of the student learning experience
- all affected students will notified and consulted with in a timely and appropriate manner
- the School will work with its students to ensure that any revised offer is acceptable to them and preserves their interests
- where necessary, the School will allow students the opportunity to withdraw from the programme. In such a circumstance, the School will support students, if requested, to find an alternative higher education provider offering the same or a similar programme of studies.

(f) Unanticipated Loss of Key Staff

6.9 In the event of key members of staff leaving Global Banking School unexpectedly the School will, where possible and practicable:

- seek to fill gaps in staffing as quickly as possible, by moving other current members of staff, with appropriate skills and experience, into any vacant post(s) or recruiting externally as quickly as possible, to minimise any disruption
- in the event that the School cannot avoid closing a programme due to the loss of staff, the policy as outlined in section 6(d) will apply.

(g) Suspension or revocation of Tier 4 Sponsor Licence

6.10 At present Global Banking School does not hold a Tier 4 Sponsor Licence. Should the School apply and be granted such a licence and the licence subsequently be suspended or withdrawn it will take all reasonable steps to minimise the resultant disruption to those services and to affected students by, for example:

- working with UKVI to allow enrolled students to complete their year of study/programme;
- allow students already in receipt of a Tier 4 VISA based upon an allocated CAS from the School to enrol and commence their studies;
- offer students who have not commenced their travel to the UK/School the opportunity to postpone their application pending the resolution of any suspension.
- In the event of a revocation of the Tier 4 Sponsor status the Global Banking School will provide all reasonable assistance to affected students to move to an alternative sponsor.

(i) Industrial Action by Global Banking School Staff or a Third Party

6.11 Global Banking School will consult and negotiate with any recognised trade unions. The School is fully committed to maintaining an effective employee relations culture and working with trade union colleagues to achieve reasonable solutions to matters that may arise from time to time.

6.12 It is also possible that Global Banking School and its students may be unduly affected by industrial action by a third party, for instance during a prolonged transport strike. In the event that this or other industrial action affecting students does occur, the School will seek to:

- ensure that normal operations and services are maintained as far as possible. This may also include taking actions outlined in section 6(b) above
- take all reasonable steps to fulfil its responsibilities to students by ensuring that any disruption is minimised and students are not, as far as practically possible, disadvantaged by any industrial action. This may involve, for example, providing learning materials on the VLE to support studies where students may have difficulties with attending teaching sessions on the School's premises.

(h) Providing Support to the Wider Higher education Sector

6.13 Should the need arise, Global Banking School will work with other higher education providers to help minimise the impact on students of another provider to support the best interests of students and to protect the reputation of the English higher education sector. Support may be in the form of offering advice to another higher education provider and its students or offering to transfer students to Global Banking School's programme of studies should there be places available and there is a close match with the programme of studies at the other higher education provider.

7. Tuition Fee Refund and Compensation Policy

7.1 Global Banking School's Tuition Fee Refund and Compensation Policy is available in full from the website at <http://globalbanking.ac.uk>. We advise that the

Tuition Fee Refund and Compensation Policy is read in conjunction with our Terms and Conditions and our Admissions Policy, which can be found at the website location given above. The School's Tuition Fee Refund and Compensation Policy makes provision for:

- refunds for students in receipt of tuitions fee loan from the Student Loans Company.
- refunds for students who pay their own tuition fees.
- refunds for students whose tuition fees are paid by a sponsor.
- the payment of additional travel costs for students affected by a change in the location of their course.
- commitments to honour student bursaries.
- compensation for maintenance costs and lost time where it is not possible to preserve continuation of study.
- compensation for tuition and maintenance costs where students have to transfer courses or provider.

7.2 Global Banking School assesses risks associated with students who may not be able to continue their studies resulting from failures by the School or circumstances outside of the control of the School, such as loss of premises or closure of the HND Business programme by Pearson BTEC, as low. However, in the eventuality of a low risk area becoming reality Global Banking School has Equity of £100,000 to cover any claims for tuition fee refund or compensation, as stated to our Tuition Fee Refund and Compensation Policy.

8. Responding to Feedback from Students and Staff

8.1 Students wishing to provide feedback regarding Global Banking School's management of the process of material change should provide informal feedback where ever possible so that the School can take account of and act upon any concerns. If this does not prove satisfactory to students, the School's Complaints Policy and Procedure can be used.

8.2 Staff wishing to provide feedback regarding the School's management of the process of material change should communicate their concerns to the Chief Executive Officer. Wherever possible, the School will seek to ensure that all and any staff concerns are addressed to their satisfaction.

9. Communication with Students about this Student Protection Plan

9.1 Global Banking School will communicate with current and future students concerning this Student Protection Plan in the following ways:

(a) Through providing the Student Protection Plan on Global Banking School's website (<http://globalbanking.ac.uk>).

(b) Through the recruitment and admissions process with prospective students, primarily when invited for interview at the School's premises. Prospective students will be informed of the Student Protection Plan at interview and referred to the document on the School's website.

(c) With newly enrolled students at their induction sessions, conducted according to our Student Induction Policy, where reference to the Student Protection Plan will be provided in Global Banking School's Student Handbook and students informed that the Plan is available on the website and the VLE.

(d) With returning students at their induction to the second year of their HND programme of studies. Any updates to the Student Protection Plan from the version provided at induction when first starting at Global Banking School will be referred to and the latest version of the Plan will be available from the website and the VLE.

(e) Staff will be briefed and informed about Global Banking School's Student Protection Plan on an annual basis or sooner following any revisions to the Plan. New staff will be briefed on the Student Protection Plan as part of their induction, conducted according to our Staff Induction Policy, to Global Banking School. Reference to the Student Protection Plan will be made in Global Banking School's Staff Handbook. Staff will be informed that the Student Protection Plan is available from Global Banking School's website.

10. Review of Global Banking School's Student Protection Plan

10.1 We will review and revise, as appropriate, our Student Protection Plan on an annual basis as part of our annual review of Global Banking School's Quality Assurance Manual, which takes place in July/August each year.

10.2 Student representatives will be involved in reviewing the Plan at the Student Representative Committee, which meets on a termly basis. Due to the relatively small size of the student body we will consult with students about the Student Protection Plan when they are in attendance at the School for teaching and learning sessions.

10.3 Any changes and revisions to the Student Protection Plan resulting from its annual review would be discussed by the Executive Management Board and approved by Academic Board, where there is student representation.

11. Global Banking School documents referred to in this Student Protection Plan

Global Banking School Strategic Plan 2018-2021
Global Banking School Complaints Policy and Procedure
Global Banking School Extenuating Circumstances Policy and Procedure
Executive Management Board Terms of Reference and Constitution
Academic Board Terms of Reference and Constitution
Student Representative Committee Terms of Reference and Constitution
Global Banking School Tuition Fee Refund and Compensation Policy