

Student Handbook

2018

Higher Diploma in Financial Technology



Contents

Foreword.....	3
Welcome to DBS	3
Dublin Business School Campus.....	4
Room Legend and Access Codes.....	4
Map of Dublin Business School locations	5
Programme Structure	6
Overview	6
Structure	7
Higher Diploma in Financial Technology.....	8
Springboard requirements.....	9
First registration.....	9
Re-Registration	9
Process	9
Springboard Status.....	9
Unlocking Springboard accounts	10
Important information.....	10
Management of Programme and Staff Contact Details.....	11
Class Representative System	11
Student Feedback Questionnaire	11
Assessment	11
Examinations.....	12
Exams Absence.....	12
Exam Timetables	14
Group Work	14
Group Work Tips	14
School Administration.....	16
Attendance.....	16
Policy on Recording.....	16
DBS Library	17
Introduction	17
Protection of Enrolled Learners (PEL).....	21

Foreword

This student handbook was compiled by the School of Business in Dublin Business School. The purpose of this handbook is to provide you with a summary of resources, regulation, policies, and procedures for this programme. Please note that the official sources for all rules, regulations and assessment relating to programmes are published and can be viewed on the DBS website. This handbook is not intended as a substitute for these, or other official documents, which take precedence in all cases. Some of the information outlined in this handbook may be subject to change.

Welcome to DBS

Dear Student,

Welcome to DBS. I hope you enjoy your time here and that you benefit both socially and educationally while studying with us.

At DBS we help to unlock the potential within our students. Our objective is that when you graduate from DBS you will have the knowledge, skills and confidence to progress to employment, to meet the challenges of today's rapidly changing workplace and to grow your potential.

Our undergraduate programmes cover a broad spectrum of subject areas such as Arts, Accounting and Finance, ICT, Marketing, Management, Psychology, Counselling and Psychotherapy, Film, Social Science and others. All programmes are designed to provide you with an appropriate grounding and understanding of core subjects. However, we know that you have your own career aspirations and that you may wish to specialise in your own preferred area of study and our programmes are designed to give you that option.

DBS is committed to providing you with a learning environment that encourages you to meet your potential both personally and professionally. A wide range of support services is available through DBS to provide you with advice and guidance needed to identify, achieve and excel in your chosen career. Full information on our support services and relevant contact details are available in this Student Handbook.

Academic studies at this level will be thought provoking, challenging, interesting and exciting. Your studies should prove beneficial for both your personal and professional development and will prepare you for a life of continuous learning. Success happens here at DBS.

Should you have any questions or concerns, please do not hesitate to contact any member of staff at DBS. We look forward to talking with you and working with you in the year ahead.

Andrew Conlan-Trant
Executive Dean

Dublin Business School Campus

DBS is a city centre campus with two main buildings where most classes are held and another building where some classes are held. Please refer to the map for the location of our other buildings.

The buildings are:

1. Castle House, 73/83 South Great Georges Street
2. 13/14 Aungier Street
3. Bow Lane (next to the Aungier Street building)
4. 6/9 Balfe Street, Block A and B
5. Carmelites, 56 Aungier Street
6. Wicklow House, 84-88 South Great George's Street

All buildings are within a 5 minute walk of each other. Buses servicing Aungier Street /South Great Georges Street directly are: 15, 16, 65, 65B, 83 or 122.

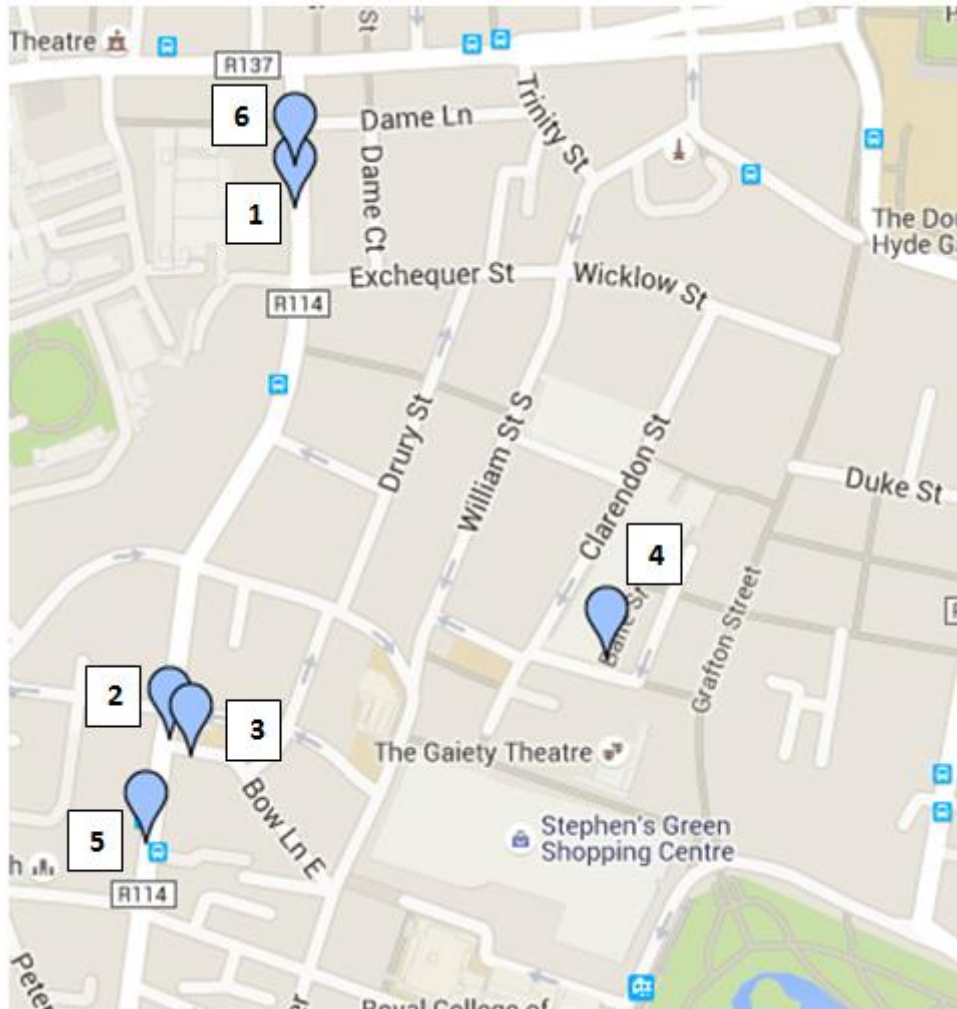
All Bus, DART, Luas and Rail routes service the city centre with stations close to the College.

Room Legend and Access Codes

You may need a code to get into some buildings and on your timetables the building names are abbreviated. The following table explains:

Timetable abbreviation	Building	Door Code
AS	Aungier Street	No code required
BL	Bow Lane	
BSA	Balfe Street Block A	
BSB	Balfe Street Block B	
CAR	Carmelites	No code required
CH	Castle House	No code required
WH	Wicklow House	No code required

Map of Dublin Business School locations



1. Castle House
2. Aungier Street
3. Bow Lane
4. Balfe Street
5. Carmelites
6. Wicklow House

Programme Structure

Overview

This is an innovative programme with an integrated delivery from end-to-end covering a wide range of financial technology topics, whilst providing a focus on application and the regulation required in this area. The programme focuses on practical, applied skills in core areas such as data and financial analytics, financial services, regulations, operations, Blockchain and e-payments. Its aim is to create a mastery of core financial technologies and financial operations while also enhancing the practical technical skills of the learners.

Financial Technology can incorporate many different areas and is an evolving area. Through the work of the Programme Team and in conjunction with the industry experts, Financial Technology has been defined as a combination of financial systems, data management and technology including areas such as Project Management, Risk Management, Cyber Security, Law & Regulation, Information Technology, Data Analytics and Financial Services. The programme aims and learning outcomes have been designed to reflect these specific areas.

The programme incorporates Personal & Professional Development (PPD) within modules to enhance learners' employability, and to equip them to integrate seamlessly into an organisation by developing skills such as leadership, self-management and teamwork that are essential in the Financial Technology sector, which is a rapidly changing industry which requires motivated and flexible employees. The Applied Project module requires students to identify a problem or issue in the Financial Technology domain and to apply problem-solving skills to research and analyse the issue and develop real-world solutions, and to critically reflect on this research process.

Guest Lectures from industry and the financial technology sector will be invited to participate in each module. Approx. 2-3 hours will be devoted to domain experts in each module. Where appropriate industry visits will be organised.

Additionally students will be invited to the "Fintech Breakfast Briefings" and various other Fintech meet-ups hosted in DBS e.g. Fintech Ireland Bridge with Fintech Atlanta. First Data Corporation, based in Atlanta will be in attendance in both Dublin and Atlanta as start-ups pitch to the invited audience (Dublin/Atlanta). The purpose is for the audience to select the best start-up idea and to network with other interested Fintech experts both here and in Atlanta. DBS will host this bridge in October 2017. Others are planned on a quarterly basis.

The specific programme aims are as follows:

- Develop learners' criticality in order to understand and analyse trends in Fintech
- Provide learners with a platform to develop the requisite knowledge and technical skills in current and developing financial technologies
- Provide learners with systematic knowledge of the management and organisation of Financial Technology including its regulatory contexts
- Develop learners' understanding and application of data analytics in a Financial Technology environment
- Prepare learners to work effectively and collaboratively in the execution of common goals
- Facilitate the development by the learner of applied skills that are directly complementary and relevant to the workplace
- Identify and develop autonomous learning skills for the learner
- Enable the learner to identify, develop and apply analytical, creative, problem solving and research skills
- Provide the learner with a comprehensive platform for career development, innovation and further study.

Structure

The programme is will be delivered over three stages in part time mode.

At level 8 you will demonstrate complex learning such as the ability to analyse problems and apply solutions to a variety of scenarios and typical business cases.

On the following page you will see an overview of your programme. This overview includes:

- the modules delivered at each stage, both mandatory.
- the NFQ Level that each module is delivered at
- the number of credits for each module
- the total number of credits at each stage
- the percentage weighting each stage contributes to your award classification

Your goal is to achieve **60 credits** and to achieve the best award classification possible.

It should be noted that for part-time delivery a stage is not equivalent to a year.

All our programmes at Dublin Business School contain a strong focus on developing employability skills across each level of the programme and retain a focus on employer needs and graduate skills. This is evidenced in the module design across the programme.

Higher Diploma in Financial Technology

Provider	DBS
Programme Title	Higher Diploma in Science in Financial Technology
Level	8
Credits	60 ECTS
Duration	1 year fulltime 2 semesters/ 1.5 years part time 3 semesters
Modules	Financial Services Innovation (10 ECTS)
	Fintech Operations (10 ECTS)
	Data Analytics (10 ECTS)
	Fintech Regulatory Environment (10 ECTS)
	Blockchain and E-payments (10 ECTS)
	Capstone (10 ECTS)

Springboard requirements



You can visit the Springboard website and consult your queries there. www.springboardcourses.ie

Please note that registration with HEA is not related to your registration in Dublin Business School.

First registration

As most courses will run the length of an academic year, students will be expected to register twice, once in each semester (or equivalent points).

Re-Registration

As per previous years, students will need to re-register in the second semester.

Process

Twice during your programme you will be asked by your Programme Coordinator to go to www.springboardcourses.ie, log in and register by clicking on the REGISTER (First registration) or the RE-REGISTER (Second registration) tab. See capture below:

Id	Code	Title	Tag	Applicant (User ID)	Date	Download	Documents	Status	Acceptance Deadline	Last Update	First Reg.	Re-registered	Outcome	Archive
219147	BHD08DNL_1P09	Higher Diploma in Science in Data Analytics (Evenings) (ICT Skills Conversion) (September 2015)	ICT Skills 2016	Antoinette Lynch [84916]	21:57:15 30/05/2016		Manage	Enrolled	19/09/2016	16:29:07 13/03/2017	Yes	Yes	Please choose Status	Archive Application Work Placement

As this is not a DBS requirement, if you encounter difficulties you will have to contact the Springboard support at support@springboardcourses.ie

You can register using a desktop, laptop, tablet or even your smartphone. It takes less than 2 minutes to do the whole process.

Students who fail to register or re-register are automatically withdrawn from their course at DBS, losing access to their Moodle notes.

You will receive notifications via email and text messages when both registrations are taking place.

Springboard Status

- Complete Successful: This is the status used when the student has successfully gained the outcome/award for the course.
- Outcome Pending should be used when the student has completed the required course work or exams but is awaiting the final results.

- Complete Unsuccessful: This is the status to be used when a student has not gained the target course outcome, either due to leaving (after having registered) or not attained the required academic standard to gain the course award.

Unlocking Springboard accounts

After the last final exams, students will have to wait a minimum of three weeks for their final exam results to be released. Final transcripts will be issued and only then, Springboard accounts will be unlocked allowing students to apply for other courses within the Springboard scheme. Under no circumstances students' Springboard accounts will be unlocked before this stage.

Important information

A person who withdraws from a Springboard+ course before completion is, in general, not eligible to take up a place through Springboard+. However your application will be considered if your withdrawal from the course you were on was for a valid personal or medical reason. The decision to offer you a place is made by the college you are applying to and is subject to the college's admissions policy and entry requirements. Where there is a high demand for courses priority will be given to those who have not previously benefited from a Springboard+ course.

The Guideline for providers regarding former Springboard+ participants who wish to take up a Springboard+ place can be found here: [Guidelines on applications from previous Springboard+ participants 2016.pdf](#)

You can consult the FAQ following this link: <https://www.springboardcourses.ie/faq>

Management of Programme and Staff Contact Details

Programme Coordinator	Mary Fenlon	01 4170 634	springboardsupport@dbs.ie
Course Director	Andrew Quinn		andrew.quinn@dbs.ie

Class Representative System

The need for a Class Representative System is essential. Each undergraduate class has to appoint two Class Representatives. They then liaise with learners and faculty and co-ordinate student feedback and student input to the course review process.

At the beginning of the academic year, Class Representatives will attend Class Rep training. This Training will be co-ordinated and run by Student Services. Class Representatives will have two meetings with Level Manager and two meetings with Student services during the academic year and formal reports of these meetings will be part of our formal review process.

Each Class Representative who is active during the year will be entitled to a letter of recognition to acknowledge and validate their participation in the programme. These letters will be completed by Students Services with the backing of Programme Leaders.

Student Feedback Questionnaire

Questionnaires are completed by students on Moodle twice during the academic year to provide the opportunity for each individual to contribute directly to the course review process. Immediate issues are addressed as soon as possible and recommendations are reviewed for following academic years.

Assessment

The purpose of assessment is to ensure that you achieve the learning outcomes of each module. Learning outcomes are statements that specify what you will know or be able to do as a result of a learning activity. Assessment types vary depending on what learning outcome is being examined. For example, if you are learning a computer language then you may be assessed by a practical lab exam, or project work. For more theoretical modules a report, essay or case study would be more appropriate. Many modules will also include traditional style examination as the assessment type. It is important that you familiarise yourself with the assessments format, number of assessments, assessment weighting, and due dates. These are published in the Module Guide. All assessments are marked and graded by your lecturer, and are reviewed by an internal moderator and an external examiner. This is to ensure fairness, consistency of marking and the correct standard across all assessment. Results are always provisional until they are approved by the external examiner and are

processed through the programme exam board. The purpose of an exam board is to formally ratify results and determine award classification (for more information please refer to the Quality Assurance Guide)

The assessment schedule is published on MOODLE.

The exam timetable is published on the exam page in the DBS current student area. Your goal is to achieve the highest mark possible in your assessment.

- Complete ALL assessment components.
- Submit all assessment on time as indicated on the assessment specification.
- Complete all parts of each assessment.
- NEVER copy/plagiarise or submit content that is not yours by ensuring that you apply the correct referencing standard.
- Always ask your lecturer if you are not sure about any requirements, not your fellow students.
- Always complete the required number of questions in an exam.
- Practice writing out answers for end -of term exams by doing previous papers, in particular hand writing answers to ensure that you're writing is legible.
- Always write/type your ID number on any assessment or exam script.
- If you require support for exams/assessment, ensure that you have completed the appropriate paperwork and submitted it to the Disability Officer well in advance of any assessment or exam dates.

If you are not in a position to submit your assignment on time, you will have to contact your lecturer (firstname.surname@dbs.ie) and submit an **assignment extension form**. You can find it on the DBS website under the Registrars tab. (<http://students.dbs.ie/registrar-office>)

Examinations

All information needed around examinations can be found on the exams page on our website. Please see <http://students.dbs.ie/exams-office>.

Exams Absence

If you cannot sit the exam for any reason you need to fill in a **Personal Mitigating Circumstance (PMC Form)** which you can find at: <http://www.dbs-students.com/Exams/Default.aspx>.

Supporting documents are required to defer any exam and should be submitted to your programme coordinator in advance of the date of the exam or within 7 days afterwards. **Failure to defer will result in module/s marks being capped at 40%.**

Repeat Exam Administration Fees

Policy

DBS will charge students for repeat exams, modules and dissertations at the rates in the table below. Fees are payable in advance and are non-refundable.

Table 1: Repeat Fees

Repeating Exams only (all students)

Per paper €100

Multiple papers (3+) €250

Repeating Dissertation/Final Project	Undergraduate	Postgraduate
Level 7/8	€800	
Level 8		€1,500 ⁱ
Level 9		€2,000 ⁱⁱ

Repeating Modules with Attendance

Domestic & EU Students:

For students taking the module full time, repeat modules are charged per credit hour pro-rata based on the programme tuition fee.ⁱⁱⁱ

For students taking the module part-time, repeat modules are charged at the quoted price for PT modules.

A discount of 25% is offered on repeat of all modules in a year

International Students:

Repeat of up to two modules €3,000

Repeat of more than two modules €4,950

ⁱ For students commencing on or after January 2019

ⁱⁱ For students commencing on or after September 2019

ⁱⁱⁱ For example, repeating a 10-credit module will cost 10/60 of the full year programme fee for 60 credits.

Exam Timetables

Examinations timetables are posted [here](#) with the date, time and location of the exam. Please check regularly in advance of an exam for any changes:

Please also remember to bring your student card to the examination with you.

Should you have any questions regarding the examinations around the exam time, please email the exams office on exams@dbs.ie

Please also remember to bring your student card to the examination with you.

Should you have any questions regarding the examinations around the exam time, please email the exams office on exams@dbs.ie

Transcripts

Should you need a transcript of your exam results please note at peak times, it can take up to 5-10 days. Please request transcripts [here](#).

For any further queries, please contact your programme co-ordinator or see the [Quality Assurance handbook](#). (QAH)

Group Work

Throughout the course you will work on a variety of assessment tasks that will require you to work both in a group and individually. You may worry that working in a group will be difficult. Typical concerns include members not meeting up; not turning in high-quality work and not making the deadline are common. However, with careful planning, consistent communication and recording of individual contributions, these concerns are usually not an issue. This is an important element of the course for improving your team work skills.

Group Work Tips

Plan

At the beginning of the project, assign tasks evenly and set deadlines for when you want to have certain parts of the assessment completed. This way, certain group members don't feel like they are doing everything and everyone has a clear goal of when to complete their portion of the work. All group assessment must be submitted with an individual contribution report.

Communicate

Tell your group members the best way to reach you (email, text, Facebook) and respond within 24 hours, ideally sooner if you can. Sometimes not having a quick answer to a question can hold up the entire project. Responding quickly avoids frustration and gives your group members confidence that you are part of the team. Keep the communication open and update group members regularly.

Be Professional

Always be respectful towards your fellow student. As deadlines loom you can become frustrated and angry with other group members. You must ensure that when you are talking face-to-face, emailing or on Social Media that you are not offensive to your team members. All verbal and written communication must be professional, polite and appropriate. DBS is a multi-cultural environment and it is likely that you will be working with students from diverse backgrounds. Be appropriate and always professional. When communicating in an online environment such as Facebook, etc. you must take care to use appropriate, polite language and tone at all times.

The use of offensive, 'bad language' or violent, aggressive behaviour is NEVER acceptable and is not tolerated in DBS and will result in serious sanctions where this occurs

Be prepared when you meet up to discuss the project. Group members will have busy schedules between classes, work and family commitments. Try to stick to agreed meeting times and ensure that when you do have face-to-face meetings that you have done the work that you have agreed to do. **Proof read your portion of the assignment.** This saves time on the back end when group's members have to put everyone's work together. It shows that you cared about your work and the group's grade. It will also indicate that you looked over your materials and are prepared for the presentation if there is one.

School Administration

Attendance

Students are expected to attend all of their classes. Student attendance is monitored through the process of 'tagging in' to classes. If you do not tag into your lecture you will be marked as absent.

If you have forgotten your student card to tag in with then you need to make your lecturer aware during or directly after your class. They will need to confirm in writing that you attended the class with your programme coordinator.

Student attendance percentage is now available to view on your Moodle page.

Full details of the attendance policy are available in the [QAH](#) on our website.

Policy on Recording

It has come to our attention that in recent times some students have recorded lecturers. Please note that it is DBS policy that no student may record sound or video in a teaching situation, to include lecturers, seminars, tutorials or labs, without prior written consent of the lecturer and the other participating students. Only in cases where there are personnel mitigating circumstances of a student will requests of this nature be considered. A formal request must be made prior to any recording, and academic staff have the right to refuse where other mechanisms to support the student can be instituted.

DBS Library

Introduction

DBS Library (<http://library.dbs.ie>) comprises a multi-disciplinary library, which occupies the 2nd floor of the Aungier Street building.

The Library provides access to library stock, the Library's main Information/Support desk, group study rooms, PCs and library seating for quiet study. Maps indicating the Library location are located on the Library Website (<http://library.dbs.ie>). The Library's professional and experienced staff is on hand to assist you with all of your library enquiries.

1. What are the Library's opening hours?

Aungier Street Library: Term Time	
Monday:	09:00 – 22:00
Tuesday:	09:00 – 22:00
Wednesday:	09:00 – 22:00
Thursday:	09:00 – 22:00
Friday:	09:00 – 21:00
Saturday:	09:00 – 17:00

Aungier Street Library: Summer Time	
Monday:	09:00 – 20:00
Tuesday:	09:00 – 20:00
Wednesday:	09:00 – 20:00
Thursday:	09:00 – 20:00
Friday:	09:00 – 17:00
Saturday:	09:00 – 17:00

Please consult the Library website for further information about opening hours under the *About the Library* tab

2. What can I access from the Library?

The Library collection encompasses the arts, business and law. It comprises:

- 41,822 books listed and searchable on Koha, the Library's online catalogue, <http://books.dbs.ie>
- 35 print journals
- 56,000 e-journals
- 2,000 e-books via Dawsonera
- 205 ebook titles via Library Kindles
- an extensive portfolio of online databases
- more than 1,850 DVDs

Note, that the Library Catalogue, the Library's e-book collection and EBSCO databases can also be searched on handheld devices such as iPhones.

3. How do I become a member of the Library?

As a registered student, you are automatically a member of the Library. Your DBS student card is also your library card.

4. How do I borrow books?

The Library has self-issue stations where you can borrow, renew (with and without books present) and return books yourself with your student card.

5. How many library items can I borrow and for how long?

- Undergraduate students can borrow up to 8 items and can renew up to 15 times.
- Postgraduate students can borrow up to 15 items and can renew them up to 15 times.
- The Law Collection is mostly 3 day loan and can be renewed up to 15 times.

Note that if another student has reserved an item presently on your account, you cannot renew it.

6. Can I renew books online?

Yes by accessing your online Library account via the Library's online catalogue at: <http://books.dbs.ie>

For login details please see question 8.

7. Library Databases/Electronic Journals/E-Books

Databases, electronic journals and e-books can be searched simultaneously via the 'all resources' search box on the Library Website (<http://library.dbs.ie>) or individually via the A-Z list of databases located on the elibrary link on the library website.

Library Databases include: Academic Search Complete, Business Source Complete, Computer and Applied Sciences Complete, Emerald, Dawsonera, Film and Television Literature Index with Full Text, Greenfile, Hospitality and Tourism Complete, Justcite, Justis, JSTOR, Library and Information Science Source, Mintel, Passport, Pep Archive, Proquest Central, PsycArticles, Regional Business News, SOCIindex, WARC, Westlaw IE & Westlaw UK.

****Use the subject guides on the Library website to identify the databases for your course****

Final year student projects can be viewed on eSource at esource.dbs.ie

For login details please see question 8.

8. How do I login to IT equipment in the Library and to the Library's online resources?

One login for everything! You will receive an email from the College to the email address you supplied when you applied to DBS. This email will contain your login allowing you to login to:

- **Library and College PCs**
- **Moodle**
- **Papercut printing system**
- **Your online Library account on Koha**

- **Student email**
- **Online booking for PCs and Study Rooms**
- **Library Database**

****The College recommends that you change your password via a College PC; once this is done the password will change for all of the aforementioned services****

9. What other facilities are available in the Library?

The Library provides access to:

- PCs
- Wireless network
- Printing facilities including wireless printing
- Photocopying facilities including colour photocopying
- Scanning Facilities
- 4 study rooms for collaborative study (Highbeams can be borrowed for study room use)

PCs and study rooms can be booked via the Library Website under the My Library link.

10. What library resources are available if I have a disability?

If you have a disability, you are welcome to contact the Deputy Librarian Jane Buggle (jane.buggle@dbs.ie) who will carry out a needs assessment with you to ensure that the appropriate supports are in place for you to access library information. For example visually impaired students can avail of magnification software and audio functionality on e-books.

11. How do I contact the Library?

The Library has a dedicated information point where staff can assist you with your enquiries.

You can also contact Library staff by phone, email or via the Library's instant messaging service called 'DBS Ask a Librarian' which is available on the Library website.

DBS Ask a Librarian enables you to chat live with Library staff via the Library Website.

You can also follow Library developments via the Student Blog, Facebook and Twitter, links to which are provided on the Library Website.

- **Key telephone numbers:**
Information Desk, Aungier Street: 01 -417 7572
For full list of library staff names, positions and phone numbers please go to <http://libguides.dbs.ie/about/about/contacts>
- **Email:** library@dbs.ie
- **Website:** <http://library.dbs.ie>

12. How Can I learn more about using the Library?

Information Skills Classes: DBS Library employs a dedicated Information Skills Librarian, Trevor Haugh, who provides students with Library tours and inductions. He also runs a variety of classes on how to evaluate and use information ethically; essay writing, avoiding plagiarism and referencing. Please consult the Library Website (Information Skills Link) for further information.

Library Guides/Handbooks: guides on how to use various Library resources as well as guides on essay writing, referencing, avoiding plagiarism, conducting a literature review, etc. are available on the library website and in hardcopy in the Library. The Library also produces its own student handbook as well as a quick guide to library resources. These are also available on the library website.

Information Points: The main desk in the Library space acts as an Information Point that is constantly manned by professional staff who are there to help you get the most from library resources and facilities. Please feel free to approach the desk with any Library query... big or small. Alternatively you can phone, email or instant message the Library.

Ask a Librarian instant messaging: this is available via the Library website. Just type in your question and a member of the library staff will message you back straight away.

Protection of Enrolled Learners (PEL)

For all DBS courses covered by the provisions of Section 65 (4) of the Qualifications and Quality Assurance (Education and Training) Act 2012, (Protection of Enrolled Learners, or PEL), DBS has arrangements in place with Kaplan Inc. (the Guarantor) such that on the occurrence of a Trigger Event, the Guarantor will refund the moneys most recently paid to the relevant payers.

Trigger Event: means:

(i) Where DBS does not provide the Programme for any reason including by reason of insolvency or winding-up of DBS, and/or

(ii) where Enrolled Learners have begun a Programme but not completed that Programme and DBS ceases to provide the said Programme before the said Programme is completed for any reason, including by reason of insolvency or winding up of DBS, and/or where the Authority (QQI) withdraws validation of a Programme under section 36(7), section 47, or section 59(7) of the Act.

Moneys Most Recently Paid: the moneys most recently paid to DBS by, or on behalf of, an Enrolled Learner in respect of a Programme for

(i) Tuition fees,

(ii) Registration fees,

(iii) Examination fees,

(iv) Library fees,

(v) Student services fees, and

(vi) Any other fees which relate to the provision of education, training and related services.

Payer: the person who paid the Moneys Most Recently Paid.

In the event that the Programme(s) cease prior to completion, the Senior Counsel - International for Kaplan International Colleges will be responsible for initiating the drawing down of the guaranteed amounts and ensuring that such amounts are distributed to learners or payers, in accordance with Section 65 (4) (b) of the Act. Contact details for the Senior Counsel - International are as follows:

Name: Rachael Convery

Address: Kaplan – Legal Department

2nd Floor, Warwick Building, Kensington Village

Avonmore Road, London W14 8HQ

Tel: 0044 208 727 3500

Email: rachael.convery@kaplan.com