

# Quality Assurance Policy

## **QUALITY ASSURANCE POLICY**

Confidential

For the exclusive use of ifs Malta members, students and employees

Responsible Official: The Head of Institute

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## **Abbreviations**

IFS/ ifs Malta/ Institute:	Institute of Financial Services, Malta
LIBF:	London Institute of Banking and Finance
MQF:	Malta Qualifications Framework
NCFHE:	National Commission for Further and Higher Education
NQA Framework:	The National Quality Assurance Framework for Further and Higher Education
QA:	Quality Assurance
MFHEA:	Malta Further & Higher Education Authority
LMS:	Learning Management System

## **1. THE QUALITY ASSURANCE SYSTEM**

### **1.1 ABOUT ifs Malta (IFS)**

IFS is a not-for-profit association led by a Committee made up of more than ten administrators on a voluntary basis. The Association has a full-time employee, the Head of Institute, and two part-time employees, one of whom is responsible for Business Development and Corporate Relations and the Administration Officer. IFS operates from its premises in Gwardamangia, having several classrooms and offices. IFS endeavours to offer training support and course programmes which are relevant and respond in a timely manner to the needs of the financial services sector.

### **1.2 OBJECTIVE OF PROGRAMMES**

The objective of the programmes on offer by IFS is to produce highly qualified professionals who will play key roles in the banking and finance sector and related business in general. Our programmes on offer are constantly reviewed to ensure their relevance, appropriateness and utility in relation to the progress in the respective financial area.

### **1.3 OWNER OF QA**

The Head of Institute is the owner of this QA policy document and is responsible for driving the process of quality assurance, whilst the Committee and the Executive Committee provide oversight, direction and guidance on such matters to the Head of Institute, to other employees and to external stakeholders.

### **1.4 SCOPE OF QA POLICIES**

To protect the standards and the integrity of the qualifications awarded, IFS has put in place several comprehensive policies and processes for QA, covering the development, design and structure of courses reflecting the relationship between research and learning and teaching, which are described in this policy document.

These policies apply to programmes which are the property of ifs Malta and which lead to qualifications awarded by ifs Malta. Programmes offered by other awarding bodies through ifs Malta are subject to the policies of that awarding body.

Other policies outline standards for programme approval, monitoring, review and modifications. The Administrators, staff members, lecturers and students take on their responsibilities in quality assurance with academic integrity and freedom. IFS is vigilant against intolerance or any kind of discrimination against persons or entities who provide fair feedback or constructive criticism.

### **1.5 SOURCES**

In compiling these policies, the IFS has sought to formalise the existing best practice of the same Association and also referred to *The National Quality Assurance Framework for Further and Higher Education*<sup>1</sup> which is the national guide compiled by the National Commission for Further and Higher Education (NCFHE) which is responsible for the national quality assurance mechanism that addresses further and higher education provision, in fulfilment of Malta's international obligations in this field.

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<sup>1</sup> [Step-by-step-guide-to-Internal-Quality-Assurance.pdf \(mfhea.mt\)](https://mfhea.mt/Step-by-step-guide-to-Internal-Quality-Assurance.pdf)

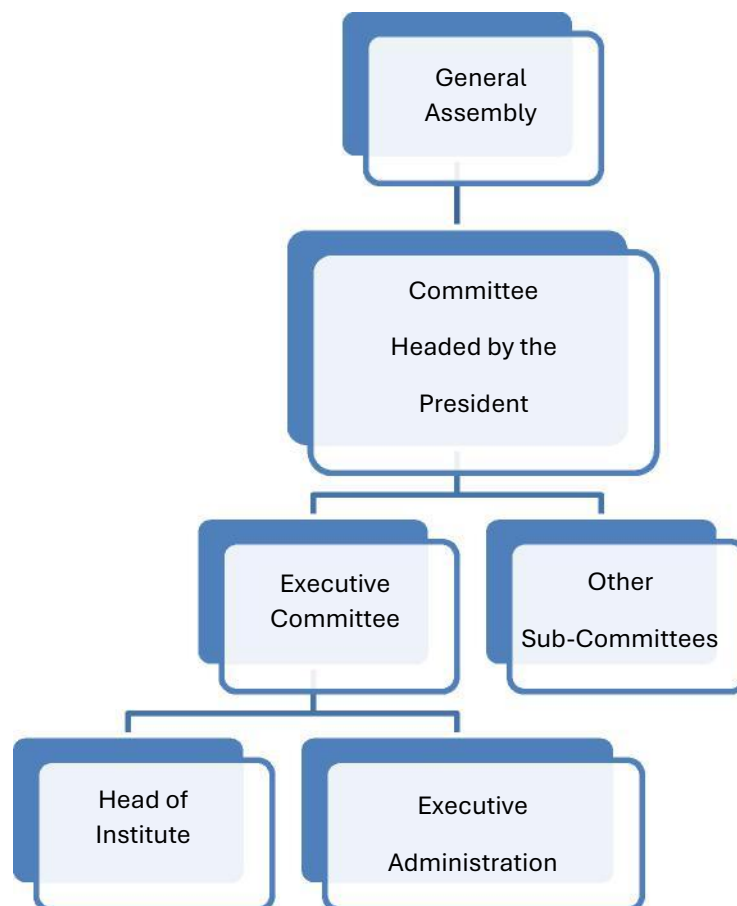
## 2. ORGANISATION STRUCTURE

In terms of the Constitution of ifs Malta, the control of the Institute vests in the Committee as elected by the General Assembly. The Committee elects its President, Vice President/s, Honorary Secretary, Treasurer and other Administrators. Sub-committees are formed to focus on different aspects of the management of the Institute.

The Committee employs staff members to fill the roles of Head of Institute and undertake administrative duties.

The President is ex officio the Head of the Executive Committee, which Committee is responsible for giving guidance and direction to the employees of the Institute.

The organisational chart of IFS is as follows:





### 3. DESIGN AND APPROVAL OF NEW AND REVISED PROGRAMMES

**This policy applies to programmes which lead to qualifications awarded by ifs Malta. Programmes offered by other awarding bodies through ifs Malta are subject to the policies of the relative awarding body whose policies are available online.**

The Education subcommittee, as delegated by the main Committee, is responsible for the approval and maintenance of new and existing programmes of study. This committee is given the necessary technical and administrative assistance by the said main Committee as well as by the administrative staff on IFS.

A two-stage approval process for new courses is employed. This attempts to ensure that approved programmes are in line with IFS vision, strategy and resource possibilities while at the same time ensuring a culture of quality.

The first stage, which addresses the objectives of the programme and the rationale, is aimed at ensuring that the intended learning outcomes are clear and achievable, and that resources are available to allow delivery of the programme to an acceptable standard. The involvement of stakeholders is encouraged at this stage with a view to promoting programmes which address current market needs and emerging market demands.

Once a proposal is given its first stage or 'in-principle' approval by the main Committee, the focus then shifts on the details of the teaching and learning methods as well as the assessment techniques to be adopted in delivering the programme. This second stage focuses on the design and detailing of the programme.

The design of new programmes is a very important process at ifs Malta. During this process, the Institute is required to follow rules for design and approval of its programmes as stipulated by the MFHEA.

#### Scope

The purpose of this section is to explain the procedure used by the Institute to design and approve new programmes to be offered by ifs Malta.

#### 3.1 SECTION A: DESIGN

- i. A detailed process will guide the introduction of new courses to identify and establish current and future education opportunities. This can be done through different sources, including but not limited to the following:
  - Market Research and Industry: Keeping up to date with emerging trends in the industry and the current changing environment;
  - Feedback from employers as a result of a skill gap;
  - Surveys and feedback from students, which can be another source to identify training needs;
  - Consultation with Universities and other schools;
  - Through other conferences and seminars;
  - IFS Partners can also assist in proposing new courses which can be introduced;
  - Through their experience, Committee Members can identify other courses which can be introduced;

- ii. The design of a programme starts with a proposal. This may originate from one or a combination of the sources mentioned above.
- iii. A designated programme developer is appointed by the Education Sub-Committee following a thorough assessment of the identified person's skills, qualifications and technical expertise on the subject matter. The developer works together with the Vice President-Education to develop the first draft. This must include, as a minimum, the following details:
  - An outline of the programme describing the course and its purpose
  - The programme learning outcomes distinguish between knowledge, skills and competencies
  - The target audience
  - Minimum entry requirements
  - General structure with different units, ECTS weight for every unit, and their relative time frame (such that 1 ECTS credit equals 25 study hours)
  - Examinations, assignments and other forms of assessment
  - Indication of a pool of tutors that may be engaged, including their biographies. This should indicate the appropriate learning dynamics and a measure of tutor-student and peer-learning interaction commensurate with the course level and content.
  - Review of the current demand for the qualification in the industry
  - Relation to the institutional strategy
  - Feedback from students and institute members on relevance and any other aspect of the programme.
- iv. Should the draft fulfil all listed requirements, the Vice President-Education will forward the document to the Education Sub-Committee for review. The Vice President-Education is the designated Head of Programme on the basis that he/she possesses the necessary qualifications, knowledge and experience required for effective programme management.
- v. Should the draft be accepted by the Education Sub-Committee, this will then be developed further to include:
  - A timeline with milestones and deadlines for the development of the programme
  - A plan to include all resources needed in terms of qualifications and competencies of prospective tutors for the programme
  - The names of prospective tutors with the expertise required to deliver the programme who are to be approached/engaged
  - Further development of each unit with description and learning outcomes
- vi. Unit development would be drafted together with the tutors and/or experts mentioned in the previous step.
- vii. Once the programme is updated with the new improvements, the designated programme developer will formulate the detailed specifications. This step is done with the aid of the tutors, with the technical expertise needed for such specifications. The Institute may decide to outsource the deliverables if the content is deemed to be of a specialised nature.
- viii. The finalised document is then submitted to the Vice President-Education for further review.
- ix. If the document is satisfactory, it is then submitted to the Head of Institute for further review.

- x. The Head of Institute must ensure the document is fully compliant with the regulatory requirements. He/she will ensure that:
- The programme contains learning outcomes which are clearly defined
  - Learning outcomes for both programme in general and all units are clearly defined
  - Knowledge and competencies are defined for each outcome
  - The learning content reflects the outcomes outlined
  - There are proper assessment criteria for the learning outcomes
  - The methodology for each assessment is clearly defined
  - The relative suggested learning resources are present
  - It is feasible to offer the programme
- xi. Once the document is finalised, the Head of Institute forwards the document for review and final approval by the Education Sub-Committee.
- xii. Of note is that if Malta endeavours to review study programmes every 5 years, or earlier if required, to ensure that such qualifications remain relevant to the needs of the industry and also up-to-date with the new regulatory requirements.
- xiii. Such reviews are carried out based on feedback from stakeholders, academic staff including lecturers, students, as well as drawing from internal self-assessment by the Head of Programme and Education Sub-Committee.

### 3.2 SECTION B: APPROVAL

- i. The finalised Programme documentation is forwarded to the Education Sub-Committee for final review and approval. Dissemination is carried out in various ways, namely:
- On the IFS' website
  - Mail shots to HR Managers of various banks and other financial services stakeholders. Programmes are also circulated to other stakeholders, depending on the topic.
  - Face-to-face meetings with identified key stakeholders in different financial services entities.
  - Reference to our new programme during IFS events.
- ii. Once the committee is in full agreement on the programme with no further suggested changes, the programme is approved and forwarded to the General Committee for final review.
- iii. The Committee is chaired by the institute's President, also including the Vice President-Education. In total, there must be a quorum of six people.
- iv. Once fully approved by the Committee, the programme is submitted to the Malta Further & Higher Education Authority (MFHEA) for review, approval and allocation of the relevant MQF level.
- v. Upon receipt of approval from the MFHEA, the programme is added to the institute's portfolio and disseminated accordingly.

#### **4. STUDENT-CENTRED, LEARNING, TEACHING AND ASSESSMENT**

The IFS is open to all who have the requisite qualifications and experience as outlined by the relevant programme of their choice.

Regulations governing all courses offered include important details concerning the programme, among which those pertaining to progression, and these are available on the Institute's website.

The IFS' website also includes general regulations pertaining to assessment and the exercise of discipline, as well as guidelines concerning plagiarism and programme supervision.

The administrative staff offers unconditional assistance to all students during the programme duration and beyond.

All prospective students are subject to a pre-enrolment interview to ensure the necessary experience, qualifications and the applicant's training needs. This meeting focuses on providing feedback regarding the level of the course applied for and how to handle the study workload.

Assessment refers to any of the processes that appraise an individual's knowledge, understanding, abilities or skills. High-quality assessment practices are an important element of the student experience, and the outcomes of assessment influence students' future well-being. Hence, IFS is committed to promoting good practice, consistency and rigour in assessment by ensuring that:

- Assessment is reliable, with clear and consistent processes for the setting, marking, grading and moderation of assignments;
- Assessment is valid and effectively measures student attainment of the intended learning outcomes;
- Assessment is inclusive and equitable, ensuring that tasks and procedures do not put into a disadvantage any group or individual;
- Assessment procedures are transparent, and the criteria and methods by which students' work is judged are made clear to students, staff and external examiners;
- The amount of assessed work is manageable;
- Each programme includes a variety of assessment types to promote effective learning and allow a range of learning outcomes to be appropriately addressed.

##### **4.1 Equal Opportunity and disability statement**

IFS welcomes applications from students with additional support needs as a result of a disability, medical condition or specific language difficulty, eg, Dyslexia.

All applications will be considered under the same criteria as other applications. Students are encouraged to contact the IFS team on [info@ifsmalta.org](mailto:info@ifsmalta.org) to discuss any requirements they may have relating to their study or other needs.

This is so that IFS can take all reasonable steps to ensure that the student's needs are met and that the relevant staff are informed of support requirements at the earliest opportunity.

IFS will take all reasonable steps to ensure that applicants who meet the academic criteria will not be excluded from the course that interests them for reasons relating to their disability. However, there may be rare occasions where IFS would be unable to meet an individual's needs. This would be discussed in detail and every avenue investigated before a decision is made.

## **4.2 ifs Malta Online Teaching Policy**

### **4.2.1. Purpose**

This policy establishes guidelines for conducting online teaching for ifs Malta courses to ensure high-quality, accessible, and effective virtual learning experiences for students.

### **4.2.2. Scope**

This policy applies to all faculty, staff, and students engaged in online teaching and learning activities at ifs Malta. It covers live (synchronous) sessions, recorded (asynchronous) lessons, assessments, communication, and the use of digital tools.

### **4.2.3. Responsibilities**

- Instructors: Deliver course content effectively, maintain student engagement, provide timely feedback, and uphold academic integrity.
- Students: Attend sessions, participate actively, complete assignments on time, and adhere to ethical guidelines.
- IT Support: Ensure technical support and troubleshoot issues related to online learning platforms.
- Administration: Monitor compliance with online teaching standards and provide necessary resources.

### **4.2.4. Online Teaching Standards**

- Courses must be designed in accordance with institutional learning outcomes and digital accessibility standards.
- Learning Management Systems (LMS) should be used for content delivery, assignments, and communication.
- Instructors must ensure an interactive learning environment through discussions, multimedia content, and collaborative tools.

### **4.2.5. Class Conduct and Attendance**

- Students must follow attendance requirements as per institutional policies.
- Sessions should be recorded (if applicable) for students unable to attend live classes.
- Respectful communication and online etiquette must be maintained by all participants.

### **4.2.6. Assessment and Academic Integrity**

- Where possible, online assessments should include a variety of evaluation methods (quizzes, assignments, discussions, projects, etc.).
- Proctoring tools or plagiarism detection software must be used to maintain academic integrity.
- Clear rubrics and grading criteria should be provided for assessments.

#### 4.2.7. Use of Technology and Security

- IFS Malta lecturers and students must use institution-approved platforms and software for online learning.
- Personal data protection and cybersecurity measures should be adhered to.
- Unauthorised recording or distribution of online class content is strictly prohibited.

#### 4.2.8. Training and Support

- Lecturers must undergo training on online pedagogy and technology tools.
- Support resources such as online teaching guides must be provided.

#### 4.2.9. Student Support and Accessibility

- Online courses must accommodate students with special needs. This will be dealt with on a case-by-case basis.
- Students should have access to technical help, academic advising, and mental health support.

#### 4.2.10. Policy Review and Compliance

- This policy will be reviewed periodically to incorporate new advancements in online education.
- Non-compliance may result in corrective actions as per institutional regulations.

#### 4.2.11 Privacy and Security

Protect the privacy and personal data of students and staff in accordance with General Data Protection Regulation 2016/679.

Ensure that all online interactions and data storage comply with institutional data security policies.

#### 4.2.12. Evaluation and Improvement

Regularly evaluate the effectiveness of online learning through student feedback, course completion rates, and other relevant metrics.

Use the evaluation results to make continuous improvements to online learning practices and policies.

#### 4.2.13. Conclusion

IFS is committed to providing a high-quality, inclusive, and supportive online learning environment. This policy will be reviewed annually to ensure it meets the evolving needs of our educational community.

## **5. STUDENT ADMISSION, PROGRESSION, RECOGNITION AND CERTIFICATION**

This policy applies to programmes which lead to qualifications awarded by ifs Malta. Programmes offered by other awarding bodies through ifs Malta are subject to the policies of the relevant awarding body, which are available online.

Regulations covering all phases of the student life cycle, that is, student admission, progression, recognition and certification, are to be pre-defined and published.

The best advice and support is available for students to enable their progress in their academic career. Our fit-for-purpose admission, recognition and completion procedures have been long-standing and proven. Access policies, admission processes and criteria are implemented consistently and transparently. Induction to IFS and the programme is provided. Systems and processes are in place to collect, monitor and act on information on student progression. Recognition of certain education qualifications, periods of study and prior learning, and experiential training, including the recognition of non-formal and informal learning, are recognised to ensure the students' progress in their studies. Our recognition procedures are based on the requirements of international conventions.

Any student enrolled in a course who is inactive for more than one year will be considered to have left the course.

Graduation is documented, explaining the qualification gained, including achieved learning outcomes and the context, level, content and status of the studies that were pursued and completed.

The teacher's role is essential in creating a high-quality student experience and enabling the acquisition of knowledge, competencies and skills. IFS adopts a student-centred learning and teaching model where the role of the teacher is, therefore, also changing. The IFS is conscious of its responsibility for the quality of staff and for providing them with a supportive environment that allows them to carry out their work effectively.

IFS employs part-time teachers for its programmes and ensures that such staff are competent, experienced, possess good delivery skills and are up-to-date in their field.

The Education Sub-Committee is responsible for issuing calls for applications, selection and recruitment of all tutors who are part-time.

The Teacher Evaluation Form can be found in Appendix 1.

External examiners are asked to participate in the examinations of certain programmes offered by the IFS. In addition to providing students with an independent and external assessment of their work, this practice helps to ensure that the required standards and level of quality of the qualifications awarded are maintained and continue to improve.

External examiners' reports are sent to the Education Sub-Committee. It is expected that due consideration is given to any concerns/recommendations for improvement highlighted in these reports when the programme is reviewed. External examiners' reports are not published if there is a risk that the candidate's confidentiality may be compromised in any way, such as in cases of a low number of candidates.

## 6. ADMISSIONS POLICY

### 6.1 Student Admission Procedure

#### Purpose and Scope

This procedure is intended to provide a simple and transparent outline of the admissions process for student applications to ifs Malta.

Applications for study programmes with ifs Malta come from different sources, including direct recruitment, events, social media, advertisements and word of mouth. The procedure to process a student enquiry to follow a course is outlined at the end of this document, along with sample acceptance and rejection letters.

#### PROCEDURE

##### Admissions

The Head of Institute/Office Administration is responsible for the initial review of applications, initial communication with the student, and the first contact point for information and guidance to the student as to the best academic path for them and their needs. The Administration Officer ensures that it satisfies the minimum entry requirements for the chosen programme of study and that the applicant is proficient in the English language to the degree demanded and expected to follow the programme successfully.

In some cases, upon referral of the Head of Institute/Office Administration, an appointed Executive Committee member may interview the student before reaching a conclusion about the application.

All applicants receive notification of the outcome of their application via an Acceptance or a Rejection letter. The Acceptance letter includes the programme commencement date, and the date and time of the induction session, which serves as an opportunity to acclimatise the student with the ifs Malta premises, staff, policies and procedures. Any other important information is given out to the students. ifs Malta Administration produces the Student Agreement, issues invoices/receipts for payment of course fees.

Sample Acceptance and Rejection letters follow.

##### Process

- Build relationships with prospective students
- Provide course details and general entry requirements
- Discuss students' enquiries
- Review prospective student qualifications and assess, at face value, the eligibility of an applicant to a course of study
- If the prospective student seems to be eligible and meets the minimum requirements to apply for the course, then guide the student to complete and submit the Application Form together with the Student Agreement
- This is done by sending an email to [info@ifsmalta.org](mailto:info@ifsmalta.org)
- Additional information is attached with the Application Form
- Payment Fee as per agreed payment terms



- Receive prospective student Application Form and ensure that all the information and other supporting documentation are submitted
- If need be, forward the application to the appointed Executive Committee Member:
  - Decide on the eligibility of an applicant for admission to a course of study
  - May request the applicant for a personal interview
- Issue Acceptance/Rejection letters and send to students
- Inform the Head of Institute:
  - New students and course of study
  - Highlight any student's special needs requirements
- Formulate a course timetable
- Appoint the required lecturers
- Prepare lecture rooms and any other required course resources
- Student's special needs requirements

#### Age of Application

It is a minimum requirement that students are of at least 16 years of age by the beginning of the programme for which they apply.

## **Letter of Acceptance**

### **Acceptance Letter**

Date

Name of student

ID Card No

Date of Birth

Dear \_\_\_\_\_,

We are pleased to inform you that your application for the following program has been approved:

Course Title: \_\_\_\_\_

Awarding Body: \_\_\_\_\_

MQF/EQF Level: \_\_\_\_\_

Start Date: \_\_\_\_\_

Expected Completion Date: \_\_\_\_\_

Please note that an induction talk will be held on \_\_\_\_\_ at ifs Malta, located at 60 Gwardamangia Hill, Pieta, at \_\_\_\_\_. During this session, you will receive all the relevant information regarding your course.

We wish you a positive learning experience at ifs Malta and success in your studies. Should you need any assistance, please do not hesitate to contact us at [info@ifsmalta.org](mailto:info@ifsmalta.org).

Kind regards,

Signature

Name

Position

## **Rejection Letter**

### **Rejection Letter**

Date

Student Name and Surname

ID Card

Dear \_\_\_\_\_,

We acknowledge receipt of your application, which has been processed. After completing a careful review of your application and supporting credentials, it was concluded that we are unable to offer you a placement for the following programme:

Course Title: \_\_\_\_\_

Awarding Body: \_\_\_\_\_

MQF/EQF Level: \_\_\_\_\_

We recommend that you contact us at [infor@ifsmalta.org](mailto:infor@ifsmalta.org) or phone 21240335 so that we can explain the reason behind this decision and discuss any options that may be available to further your education.

We would like to wish you all the best for a successful future.

Kind regards

Signature

Name

Postition

## **7. LEARNING RESOURCES AND STUDENT SUPPORT**

### **7.1. WORKPLACE CONTACT**

Most of IFS' students are employed within the financial services sector, and this is also true for the several Administrators making up the Committee of Association. Potential students are referred to and recommended to undergo our courses through our network in the industry.

Our students are thus invited to access personal advice and support both during the course duration and through training opportunities aimed at their continued professional development.

### **7.2. SUPPORT SERVICES**

This policy applies to programmes which lead to qualifications awarded by ifs Malta. Programmes offered by other awarding bodies through ifs Malta are subject to the policies of the relevant awarding body, which are available online.

ifs Malta endeavours to provide accurate and reliable information on the programmes of choice by students, the admissions procedures, services, tuition and administration fees. Students are also made aware of available government funding schemes and any other relevant information.

The student's point of first contact is with our administration staff for all their academic needs and support.

Students undergoing online courses offered by our various partners can avail themselves of learning materials and resources via the awarding body website. These normally include:

- Completed work records
- Results
- History of work to be completed
- Specimen papers
- Past examination papers
- Access to webinars
- Access to journals and papers
- Access to discussion forums

For a positive higher education experience, ifs Malta provides a supportive environment and resources that promote strong relationships among staff and students, facilitating student learning. The Institute provides resources such as study facilities, learning materials and digital resources to support tutors and advisors.

The role of our support services is of particular importance:

- In facilitating the mobility of students;
- In meeting the needs of a diverse student population (such as mature, distance learners and part-time);
- In assisting students with special needs;
- In providing flexible modes of learning and teaching, these are taken into account when allocating, planning and providing the learning resources and student support;
- To provide support activities and facilities in a variety of ways depending on the institutional context. However, the internal quality assurance ensures that all resources

are fit for purpose, accessible, and that students are informed about the services available to them;

- In delivering support services, the role of support and administrative staff is crucial, and therefore we ensure that they are qualified, experienced and provided opportunities to develop their competencies.

### 7.3. STUDENT FEEDBACK

IFS endeavours to offer the best possible environment and learning experience to encourage students to perform to their full potential. Students' evaluation of their learning experience is an integral and necessary component of our quality assurance system. It enables IFS to evaluate how its service provision is viewed by its most important group of stakeholders, namely, its students. Besides providing them with an opportunity to comment on the quality of courses, feedback ensures that lecturers are made aware of problems perceived or encountered by students and affords an opportunity for tutors to conduct self-evaluation and introspection for improvement.

During each programme, towards the end, students are invited by an email or written form to complete a questionnaire, on an anonymous basis. To eliminate bias, feedback is collected after students have been assessed on that particular unit, but prior to publication of results. Similarly, the results of the feedback exercise are only communicated to the lecturer/s concerned after the result of the assessment has been published.

The main issues highlighted during any feedback exercise are communicated to the Committee where affairs and any urgent/serious matters are discussed and followed.

The students attending the Institute play an important role in the evaluation, development and enhancement of the quality of their learning experience. Feedback from our students allows us to evaluate how our services are viewed by our most important element in the learning process, which is the students themselves.

ifs Malta is therefore committed to collecting and using student feedback. The Institute values such information, and uses the data in the evaluation, recommendations and actions processes to keep our courses effective and in the best interest of our students.

## **8. TUTOR RECRUITMENT AND APPRAISAL POLICY**

This policy applies to programmes which lead to qualifications awarded by ifs Malta. Programmes offered by other awarding bodies through ifs Malta are subject to the policies of the relevant awarding body, which are available online.

ifs Malta is an ever-growing community joined together with the intent of providing ongoing education and certified training to people involved or wishing to be introduced to areas within the financial services industry. Recruitment is therefore an ongoing process which is dictated by the demand of industry in the supply of the education programmes it requires. This may be through maintaining existing courses or the creation of new programmes to keep up with the necessities of this very changing environment.

Recruitment at ifs Malta is a proactive initiative. The Institute seeks professionals who are highly experienced in their field. This makes it possible for the student to not only gain the academic knowledge required from the qualification, but also have exposure to on-the-ground expertise only a seasoned professional can pass on.

### **Aims**

This policy aims to provide the key principles by which new tutors at ifs Malta are selected and the methods used for their ongoing appraisal throughout their service with the Institute.

### **8.1. SECTION A: SELECTION CRITERIA**

- i. The following is the list of criteria the prospective tutors must satisfy to be able to teach with ifs Malta:
  - Qualifications
  - Unblemished reputation and integrity
  - Up-to-date, hands-on knowledge of the subject in question, ideally with industry experience
  - Teaching skills
  - Approachability, accessibility, and availability for holding tuition classes
  - Remuneration Expectations vis-à-vis level of effort and engagement
  - Feedback on recommendations
  - (if the prospect tutor has already delivered tuition before) feedback from previous students, and performance of previous students.
  - Any other assessment criterion which the ifs Malta may deem to be appropriate at its sole discretion
- ii. Tutors with ifs Malta must hold qualifications at a higher level than the qualification being delivered, in addition to relevant industry experience. When this is not the case, the tutor must demonstrate extensive industry experience and noted contributions to their company and/or to the industry.
- iii. Accessibility and availability to deliver proper tuition are very important for the Institute. While tutors of ifs Malta are professionals, a degree of unavailability is expected. If the prospective tutor proves to be too busy and cannot guarantee to allocate enough time from his/or her schedule for the tuition, and/or may be unavailable to be reached by students between classes, the prospective tutor would be deemed unfit for the purpose.

## 8.2 SECTION B: SELECTION PROCESS

- i. Prospective tutors interested in contributing to ifs Malta tuition may apply either by responding to an advertisement which requires a cover letter, CV and two reference letters or by contacting any member of the committee and submitting the request to him/her. Typically, tutors are known to one or more Administrators through their personal and professional connections.
- ii. Initially, the application will be reviewed by the Vice President-Education. If the applicant is deemed a fit candidate, the Vice-President Education will table the application to the Education Sub-Committee.
- iii. If the Committee agrees, the candidate will be interviewed by an appropriate panel which will include the Director for Education, the Head of Institute, and an Education Sub-Committee member appointed by the same committee.
- iv. If the applicant is successful, the tutor will be subject to a trial period of one session. In that time, feedback will be collected from students.
- v. Should feedback from students be positive, the tutor will be asked to carry on with the tuition.
- vi. In the event of the feedback being unsatisfactory, the tutor will be asked not to carry on with the sessions.
- vii. New appointments are then notified to the Committee in the next meeting set.

## 8.3 SECTION C: TUTOR APPRAISAL

- i. ifs Malta carries tutor appraisals using observation sessions.
- ii. Observations comprise of ifs Malta academic community members observing each other's sessions to enable reflection over teaching, upholding of best practice, and ongoing dialogue about teaching and learning.
- iii. The Observer is appointed by the Vice President-Education.
- iv. The Vice President-Education then informs both the Observer and the tutor being observed about the appraisal. Both parties are then given a date and a time when the appraisal will take place.
- v. The Observer must then attend a face-to-face session held by the tutor being appraised for between 1-2 hours.
- vi. During the observation, the Observer must fill in an appraisal form which must be forwarded to the Vice President-Education straight after the observation process.
- vii. Following the receipt of the form, the tutor being observed shall receive a written report for agreement and comments. This report will then be retained by the Head of Institute.

**9. Continuing Professional Development (CPD)**

- i. ifs Malta strongly encourages Committee members, staff and tutors to keep up-to-date and be aware of the changing environment through ongoing learning and training in their fields of expertise and other areas of interest.
- ii. ifs Malta is a firm supporter of Continuing Professional Development (CPD) and encourages all Committee members, staff and tutors to attend regular seminars, conferences and further their learning to improve and update their knowledge and expertise. All seminars organised by the Institute and homegrown courses are available free of charge.
- iii. ifs Malta is committed to encouraging all Committee members, staff and tutors to attend CPD opportunities and further their learning through additional courses and seminars. The Institute will fully/partially refund costs. Each request will be treated on a case-by-case basis.
- iv. All Committee members, staff and tutors are encouraged to make use of the Institute's physical and online libraries and other learning resources available as part of their CPD.



## **10. GDPR PRIVACY POLICY AND INFORMATION MANAGEMENT**

This is available at:

<https://ifsmalta.org/wp-content/uploads/2024/07/GDPR-Privacy-Policy-and-Information-Management-.pdf>

### **10.1 Record Keeping and Storage**

#### **10.1.1 Purpose**

The purpose of this clause is to ensure the accurate and secure management of records within the Institute.

The clause aims to maintain data integrity, accessibility, and compliance with relevant regulations, policies and standards.

#### **10.1.2 Scope**

This Quality Assurance clause applies to all records generated, received, or processed by the Institute, regardless of source (e.g. website, paper forms, applications, emails. etc).

#### **10.1.3 Responsibilities**

- Committee

The Committee is responsible for overseeing the implementation and adherence to this QA clause. It shall allocate necessary resources, including personnel and technology, to maintain records effectively.

- Record Custodians

The Head of Institute, with the support of the Administrative Staff, are considered as the custodians of the data. Custodians must ensure that records are accurately captured, stored, and updated in the dedicated database and backed up in the cloud servers.

#### **10.1.4 Data Integrity**

The database shall maintain data integrity, preventing unauthorised alterations or deletions. Regular data validation checks shall be performed to identify discrepancies or anomalies.

#### **10.1.5 Access Control**

Access to records within the database shall be role-based and restricted to authorised personnel only. User access logs shall be maintained to track who accessed specific records and when.

#### **10.1.6 Retention and Disposal**

The Institute shall define retention periods for different types of records, fulfilling GDPR and any other legal, regulatory, and business requirements. Student academic records will be archived and kept readily available for 40 years as per MFHEA guidelines.

Custodians, through the use of the database, shall periodically review records and dispose of obsolete or expired ones in accordance with GDPR regulations

#### 10.1.7 Backup and Recovery

Regular backups of the database shall be performed to prevent data loss. A disaster recovery plan shall be in place to restore records in case of system failures or emergencies.

#### 10.1.8 Audit Trails

The database shall maintain audit trails, recording changes made to records (e.g., updates, deletions). Audit logs shall be accessible only to authorised personnel as determined from time

## **11. PUBLIC INFORMATION**

This policy applies to programmes which lead to qualifications awarded by ifs Malta. Programmes offered by other awarding bodies through ifs Malta are subject to the policies of the relevant awarding body, which are available online.

IFS is to publish information about its programmes and all activities in a manner which is objective, clear, up-to-date and easily accessible.

Such information on IFS's activities is useful for prospective and current students and former graduates, and the general public. This should include programmes on offer and the related selection criteria, cost and duration and the intended learning outcomes and MQF's levelling, where applicable. Further generic information about IFS can be published as well.

## **12. ONGOING MONITORING AND PERIODIC REVIEW OF PROGRAMMES**

**This policy applies to programmes which lead to qualifications awarded by ifs Malta. Programmes offered by other awarding bodies through ifs Malta are subject to the policies of the relative awarding body which policies are available online.**

The Education Sub-Committee is responsible for monitoring and reviewing the Institute's programmes to ensure that they achieve the objectives set for them and respond to the needs of students.

### **12.1. DEFINITION AND SCOPE**

A programme is defined as any course of study offered by ifs Malta irrespective of its duration or whether it is a stand-alone course or a module of study that forms part of an academic programme leading to a certificate, diploma or degree. This policy does not apply to programmes which are not property of ifs Malta.

### **12.2. OBJECTIVES**

Monitoring and periodic reviewing of programmes are an important part of IFS's QA. The main objective is to ensure IFS teaching involvement in content, modes of education provision and cooperation, also through internationalisation and the use of digital learning and contemporary forms of communication.

The process is to follow the quality cycle so that courses delivered are first evaluated, then the findings are reviewed, further action is planned as necessary and finally decisions taken as an outcome of the plan are implemented in a timely manner.

### **12.3. PROGRAMME REVIEW**

The review is to focus on whether the programmes offered are relevant to practitioners to students seeking a career in banking and financial services in Malta. The main objectives, as set out by MFHEA, of such reviews are as follows:

- a. to ensure that they achieve the objectives set for them;
- b. to review the content of the programme in the light of the latest research/practice in the sector to ensure that the programme is up-to-date; and
- c. to respond to the changing needs of students and society.

In case the programme is made up of more than one module, then it is also important that the content is checked for consistency with the other modules.

The following is a non-exhaustive list of items that can be reviewed:

- Subject matter
- MQF levelling by MFHEA
- Title of the programme
- Pricing
- Take-up and drop-outs
- Student feedback
- Results achieved by students
- Textbooks and other teaching materials including the internet

The review should provide insights on:

- Whether the programme is achieving its objectives
- Student workload is balanced considering other factors such as levelling
- Strengths and weaknesses
- Possible improvements
- Other issues

#### 12.4. RESPONSIBILITIES

The Head of Institute is primarily responsible for undertaking such reviews and the outcomes are to be reported to the Education sub-Committee and to the Committee of Association.

#### 12.5. FREQUENCY AND REPORTING

ifs Malta frequently monitors its programmes during the meetings of the Education sub-committee and also during the Committee of Association, especially under the standing agenda item 'Education Report'.

The Education Report is compiled by the Head of Institute who reviews the number of participants enrolling in each programme, the feedback received from students and results achieved by students.

The scope of this monitoring is to address promptly any shortcomings identified to ensure the delivery of a quality product to the students and student satisfaction.

An in-depth review of each programme is to be undertaken focusing on the strengths identified and any plans for improvement. The reports are to be submitted to the Education Sub-Committee who are responsible to implement any changes deemed appropriate and to advise the Committee of Association accordingly.

### **13. EXTERNAL COOPERATION AND SERVICE TO SOCIETY**

IFS is subject to the licensing conditions of the Malta Further & Higher Education Authority. Thus, it must ensure compliance with their directives and recommendations.

IFS will continue its positive track record in organising high-profile events on topics of national interest with the aim of raising awareness and acting as a catalyst to address issues related to national and sectoral developments in financial services. The high level of speakers, attendees and coverage of these events in the past is testament to the positive contribution being made.

The Institute has agreements in place with the University of Malta and internationally renowned education institutions, including LIBF, ICA and CISI. Besides offering qualifications from these institutions, IFS is also committed to cooperating and participating in various other activities.

Since 2007 IFS has been a full member of the Brussels-based European Banking and Financial Services Association (EBTN) which seeks to continuously develop and promote the best sustainable education and qualification standards in banking and financial services in Europe and provide better outcomes for banking and financial services professionals, financial services firms, consumers, and society in general. Membership of EBTN has also facilitated the participation in several activities, events and EU-funded projects. The Institute has been represented at the Executive Board and Board of EBTN through an elected official since 2011.

IFS is also a member of the Centre for Research and European Studies (CRES). Headquartered in Rome, this organisation aims to implement studies and research to enhance active citizenship and make quality lifelong learning, education and training a reality for everyone. This will contribute to economic growth, social inclusion, and boost employment opportunities.

The Institute is also an active member of the European Federation of Financial Analysts Societies (EFFAS), a not-for-profit organisation with a mission is to set the requirement standards for investment professionals, to act as a think tank and centre for discussion and be a European reference in Training and Qualifications. IFS offers EFFA qualifications in Malta.

The Institute is also committed to supporting the wider community by undertaking initiatives and cooperating with like-minded bodies to promote social responsibility and inclusion.

## **14. PLAGIARISM POLICY**

ifs Malta considers plagiarism as a serious offence, and if discovered, the Institute imposes due sanctions. The purpose of this document is to stress the importance of using references and to give recognition to the work of other people.

This policy applies to programmes which are property of ifs Malta and/or programmes that are provided by other entities through ifs Malta. Students registered to programmes with other institutes or training institutions through ifs Malta must also consult the relevant institute or training institution for their Plagiarism policy and procedure. In case of divergence between the two policies, the policy of the entity that is the owner of the programme shall prevail.

### **14.1. TYPES OF PLAGIARISM**

The Institute recognises that the use of another person's work may sometimes be a case of carelessness and be done unintentionally through the improper identification of the source.

However, there may be cases of students who wilfully attempt to cheat. The Institute considers this a serious offence and will deal with them in the appropriate manner, having regard to the nature and seriousness of the offence as well as to the frequency.

The following are examples of plagiarism, and the list below is in no way exhaustive:

- a. Copying entire paragraphs without making due reference to the source of the data;
- b. Inventing unfounded data and/or figures which support or strengthen statements or outcomes presented in the student's work;
- c. Failing to cite the web address from where the data was obtained;
- d. Having two or more students working on the same task together, then all submitting the same work;
- e. Asking third parties to work and submit assignments in one's stead;
- f. Using assignments from previous years and submitting them as one's own.

In all these instances, the student has failed to give due credit to the person who is the original owner of the work. Such behaviour is unethical. The Institute highly discourages such actions.

In the instance where the student is unsure, s/he may either opt to consult a tutor for guidance or omit the material in question completely.

### **14.2. PROCEDURES**

The following is the procedure which will be adopted whenever the Institute experiences cases of plagiarism. In the first instance, the tutor will inform the Vice President-Education of the suspicion. The tutor will then draft a small report to be presented to the President of the Institute. This will form the basis for further investigation and the next steps. For further information about reporting and investigation, kindly consult the malpractice policy.

#### **14.2.1 Verbal Warning**

For offences considered minor, the Vice President-Education may either request the tutor to speak to the student or else deal with the case on a one-to-one basis, avoiding escalation. If the

student can give an acceptable reason for his/her shortcoming, the work will be rectified and the appropriate mark can be awarded.

If the student is not able to justify his/her actions, s/he will be severely reprimanded. A record will be kept of the warning given to the student.

If the student repeats the offence, the student will be reported to the Head of Institute for malpractice and the case referred to the Education Sub-Committee. The Education Sub-Committee will then discuss the case and decide which sanctions are to be imposed on the student.

### 14.3 SANCTIONS AND PENALTIES

Students found guilty of malpractice through plagiarism may have one or more of the following penalties imposed upon them:

- i. A verbal warning
- ii. A written warning
- iii. Awarding a minimum pass mark for the assessment component in which malpractice has been deemed to have occurred
- iv. Awarding a mark of zero in the assessment component in which malpractice has been deemed to have occurred
- v. Notification to other committees within ifs Malta for additional sanctions.

These additional sanctions may involve:

- a. The student not being allowed to sit, resit or resubmit any other assessment relating to that unit or qualification for a stated period.
- c. The student may be disqualified from registering for future units or qualifications with ifs Malta, either for a stated period or indefinitely.

### 14.4. APPEALS

The student has a right to appeal against a malpractice outcome reached by the institute if they believe that the policy or procedure has not been followed properly or fairly, or if there is new and relevant information or evidence that has become available which was not known or not brought to our attention at the time the decision was made. For more details, consult the Appeals Policy.



## **15. APPEALS POLICY**

This policy applies to programmes which lead to qualifications awarded by ifs Malta. Programmes offered by other awarding bodies through ifs Malta are subject to the policies of the relative awarding body which policies are available online.

Students have the right to appeal to ifs Malta to review decisions that have been made in the course of the assessment of their programme of learning. The appeals process is available to all students registered on a programme of learning which is the property of ifs Malta.

An appeal may only be submitted in relation to final decisions taken by our Education Sub-Committee.

### **15.1. SECTION A - CATEGORIES AND CRITERIA FOR APPEALS**

1.1 Students may appeal against decisions made by ifs Malta in accordance with the criteria and categories set out below. However, an appeal cannot be made against the academic judgement of the assessor or examiner, or against the regulations of the qualification. ifs Malta reserves the right to reject an appeal that does not meet the criteria and categories set out in this policy.

1.2 The criteria against which an appeal may be submitted to ifs Malta are as follows:

- i. The policy or procedure for the decision reached was not followed correctly or applied fairly by ifs Malta
- ii. New and relevant information or evidence that was not known by ifs Malta, or could not have been brought to the attention of ifs Malta at the time the decision was made, has become available.

1.3 Students can make an appeal against an ifs Malta decision in the following categories:

- i. A results enquiry outcome regarding the fair, correct and consistent application of the processes and procedures leading to an assessment result, for an individual assessment component or unit within a qualification, not to the qualification itself;
- ii. A reasonable adjustment outcome for an individual assessment component or unit within a qualification, not to the qualification itself;
- iii. A special consideration outcome concerning an individual assessment component or unit within a qualification, not to the qualification itself;
- iv. A malpractice outcome associated with an individual assessment component or unit within a qualification, or the award of the overall qualification.

### **15.2. SECTION B - MAKING AN APPEAL**

2.1 An appeal must be submitted to ifs Malta by sending a formal letter or an email within 15 working days of the date of ifs Malta's letter advising the outcome of a decision. If the Appeal is received after the deadline, ifs Malta reserves the right to refuse the request.

2.2 All supporting evidence must be supplied with the appeal or, if it is not available at the time of the submission, as soon as it becomes available. The appeal must clearly state the criteria and category that constitute the grounds for the appeal being made.

The Appeal must be submitted with all relevant supporting evidence to ifs Malta at the following address:

ifs Malta, 60, Gwardamangia Hill, Pieta` , PTA 1316, Malta

E: info@IFSmalta.org

2.3 ifs Malta will not take responsibility to seek evidence beyond that supplied by the student appealing.

2.4 A student cannot make an appeal as well as a complaint about the same incident. Students wishing to complain about the service they have received should refer to the complaints policy.

2.5 ifs Malta reserves the right to exclude or remove a student from a programme of learning if they make repeated, unfounded or vexatious appeals and / or complaints regarding the programme and / or its delivery.

### 15.3. SECTION C: PROCESSING AN APPEAL

3.1 ifs Malta will acknowledge receipt of an appeal within five working days. ifs Malta will inform the applicant of the time period within which the appeal will be considered. If ifs Malta requests further information or evidence from the applicant, the timescale will only begin once all the requested supporting evidence has been received by ifs Malta.

3.2 ifs Malta will check the appeal request to make sure that the criteria and category requirements for an appeal have been met before accepting the request. If the appeal does not meet the criteria then it will be rejected and will not enter the appeals process. If an appeal request is rejected by ifs Malta, the applicant will be given the reason for the rejection of the appeal.

3.3 If ifs Malta accepts the appeal as meeting the criteria set out in section A, the appeal is considered by ifs Malta Committee. Where new information is provided as part of the appeal it may initially be referred back to the original decision maker to allow an opportunity for early resolution.

3.4 The Committee will investigate the appeal, including the policy and procedures followed in reaching the original decision being appealed, and the facts upon which the decision was based. A written response will be provided outlining the issues that have been considered, the findings and the outcome of the investigation. If ifs Malta requires additional time to investigate an appeal, it will keep the applicant fully informed of this and progress thereafter.

3.5 The student and ifs Malta are each entitled to seek independent advice, as appropriate, in respect of an appeal. However, the applicant cannot have legal representation during the appeals process, or appear in person unless by invitation of ifs Malta. If an applicant is invited to appear in person, they are entitled to have a supporter accompany them. A supporter may or may not be a member of ifs Malta.

3.6 All the information submitted to ifs Malta during the appeals process is treated as confidential.

## 15.4 SECTION D: OUTCOMES AND RESOLUTIONS

4.1 Following the appeals process, one of the following outcomes will apply:

- i. An appeal is upheld (in part or in full). Where appropriate, some form of action is taken;
- ii. An appeal is not upheld. Reasons for this decision will be given clearly to the applicant. The applicant may either choose to take no further action or to take their appeal for external referral.

4.2 Where, through an appeal, ifs Malta learns of a failure in its processes, the actions taken to resolve this may also include those that apply to other learners and/or to improvements to ifs Malta processes.

4.3 ifs Malta will provide written confirmation of the General Committee decision and any action(s) to be taken, including timescales, within ten working days of the case being heard. If for any reason we are unable to meet this timescale we will keep the student informed.

## 15.5. SECTION E – QUALITY ASSURANCE, MONITORING AND REVIEW

5.1 Records of all appeals and their outcomes are retained by ifs Malta for at least five years. Appeals are monitored by the Head of Institute in line with his/her terms of reference.

5.2 Any failings discovered or lessons learned during an appeal or the monitoring of appeals will be acted upon as part of the continuous review of the ifs Malta qualifications and processes.

5.3 The policy and the procedures are also subject to regular monitoring and review by ifs Malta. The institute continually reviews its practices to maintain the highest possible standards of consistency and quality.

5.4 The policy and procedures are formally approved by ifs Malta Committee.

5.5 The policy and procedures have been developed to comply with all relevant legislation and have been externally benchmarked to be in line with recognised best practice.

5.6 ifs Malta is subject to regulations issued by the qualifications regulatory authorities MFHEA, and the Ministry for Education as a recognised awarding organisation, and as an accredited body.

5.7 In the event that MFHEA advises ifs Malta of failures that have been discovered in similar assessment processes being offered by other awarding organisations, ifs Malta will review its assessment processes, and apply the suggested amendments by the authorities.

## 16. COMPLAINTS POLICY

This policy applies to programmes which lead to qualifications awarded by ifs Malta. Programmes offered by other awarding bodies through ifs Malta are subject to the policies of the relevant awarding body, whose policies are available online.

A complaint is defined as an expression of dissatisfaction with a product or service delivered by us. Students who are dissatisfied with procedures that may have an impact on a grade or performance (such as issues of malpractice, results enquiries, access arrangements and special consideration), should first be referred to our Appeals Policy.

### 16.1. SECTION A - THE COMPLAINT HANDLING PROCESS

A complaint made by a student should be made as soon as possible, but ideally no later than ten working days from the date of the incident occurring. ifs Malta reserves the right to dismiss a complaint brought more than three months after the incident occurred or that should, within reason, have been highlighted at an earlier point. ifs Malta will deal with all complaints as promptly as possible and within clearly defined timescales. Where it is not possible to meet these service standards, students will be informed of the progress of their complaint.

Complaints Process:

- i. Complaint is received by email or verbally, or in writing, etc.
- ii. The Administration staff correspond with the complainant
- iii. Situation is resolved informally
- iv. Complaints that cannot be resolved are formally referred to the Head of Institute, who investigates and responds
- v. Situation is resolved
- vi. Complaint escalated to the Education Sub-Committee
- vii. Complaint is/is not upheld (accepted/rejected)
- viii. Further dialogue with the complainant leads to resolution
- ix. Escalated to Committee level
- x. The Committee decides whether the Education Sub-Committee's decision was reasonable and confirms whether the complaint is/not upheld (accepted/ rejected)
- xi. Uphold/reject / (or refer back to Education Sub-Committee stage for investigation and reconsideration of new evidence)
- xii. If rejected, or a resolution cannot be reached, a 'close of procedure letter' is issued to the complainant when ifs Malta complaints procedures have been exhausted
- xiii. Complaint can be referred to the MFHEA under certain conditions, should the customer challenge this final decision.

All complaints will be treated appropriately through dialogue and mutual understanding. We will provide sufficient opportunity for any complaint to be fully discussed and resolved, and such issues will be treated in confidence and with impartiality.

We expect students making complaints or enquiries via any medium to act with respect, courtesy, and in a professional manner towards our staff, facilitating their complaint. If a complainant is abusive or vexatious to our staff, we will warn the complainant of their behaviour and reserves the right to discontinue their current form of communication.

We reserve the right to exclude or remove a student from a programme of learning if they repeatedly make unfounded or vexatious appeals and/or complaints regarding the programme and/or its delivery.

Complaints will not be upheld where the student complains about something that has been made clear in the terms and conditions or policies that the student has accepted. Therefore, the complainant is advised to familiarise themselves with all of the course and/or assessment terms and conditions, policies, deadlines or other requirements before making a complaint.

At any stage, the student and IFS are each entitled to seek independent advice, as appropriate, in respect of a complaint.

At each stage of the complaints process, one of the following outcomes will apply:

- i. A complaint is upheld (in part or in full). Where appropriate, some form of action is taken;
- ii. A complaint is not upheld. Reasons for this decision will be given clearly to the complainant.

At the end of each stage in the process, the complainant may accept the outcome or they may choose to progress their complaint to the next relevant stage, if they have the grounds to do so.

Where, through a complaint, we learn of a failure in its processes, the actions taken to resolve this may also include those that apply to other learners and/or to improvements to our processes.

A student cannot make an appeal as well as a complaint pertaining to the same incident. Students wishing to appeal against decisions relating to their assessment results or arrangements should refer to the Appeals policy.

## 16.2. SECTION B – STAGE ONE (INFORMAL RESOLUTION)

2.1 We will always attempt to resolve a complaint at this stage in the first instance. In doing so, the complaint will be investigated, and there will be an attempt to reach a solution that satisfies both parties.

2.2 All correspondence will be responded to clearly, concisely, and promptly. Students should supply us with any applicable information and evidence.

2.3 There may be occasions where it is not appropriate to resolve a complaint informally. Depending on the nature of the complaint, a student may be advised to proceed to stage two from the outset. In such a situation, the student will be advised of how their complaint will need to be progressed.

## 16.3. SECTION C – STAGE TWO (FORMAL RESOLUTION)

3.1 If we are unable to satisfactorily resolve the complaint informally, in the first instance, the student should address their complaint in writing to:

The Head of Institute

60, Gwardamaglia Hill, Pieta`, PTA1316, Malta

E: [info@ifsmalta.org](mailto:info@ifsmalta.org) (addressing email to Vice President-Education)

3.2 When formally writing to the Head of Institute the individual must ensure that they clearly state the reason(s) for the complaint as well as identify what resolution they are seeking.

3.3 Throughout the formal process, the Head of Institute will act as the main point of contact for the complainant and will keep them informed of the timescales, progress and outcome(s) of their complaint.

3.4 The Head of Institute will confirm receipt of a formal complaint within five working days, notifying the complainant of the process that will be undertaken. The Head of Institute may be able to resolve the complaint at this stage.

3.5 If the Head of Institute is unable to resolve the complaint at this time, he/she will inform the student that it will be reviewed by the Education Sub-Committee.

#### 16.4. THE EDUCATION COMMITTEE

4.1 If a complainant is not satisfied with the decision that has been made concerning their complaint, they are entitled to escalate their complaint to the Education Sub-Committee.

4.2 The complainant will be advised of the proposed date for their complaint to be heard by the Education Sub-Committee, and of their right to request to attend.

4.3 The standard of proof required at any consideration by the Education Sub-Committee shall be the balance of probabilities.

4.4 The Education Sub-Committee is held regularly and will normally consider a complaint within 20 working days of the case being referred by the Head of Institute.

4.5 Depending on the nature of the complaint, the Education Sub-Committee may not be able to propose a solution to a complaint it has upheld, and in this situation, it will inform the department best placed to address the issue of the complaint and request that a resolution is provided. The Head of Institute will provide written confirmation of the Education Sub-Committee decision and any action(s) to be taken, including timescales, within ten working days of the case being heard.

#### 16.5 SECTION D – STAGE THREE (COMPLAINT ESCALATION)

##### Referral to the Committee

5.1 If the complainant is dissatisfied with the outcome determined by the Education Sub-Committee, the complainant can request a hearing by the General Committee within ten working days of receipt of the written confirmation of the Education Sub-Committee decision. Such a review may only be requested on one or more of the following grounds:

- i. that the procedure adopted by the Education Sub-Committee was defective; or
- ii. that the action taken or solution provided was unreasonable in light of the decision of the Education Sub-Committee; or
- iii. that new evidence that could not have been produced to the Education Sub-Committee has since come to light.

5.2 The reasons for requesting a review must relate to the way the complaint has been investigated or dealt with; a review will not be considered if the nature of the complaint is merely restated.

5.3 Ifs Malta reserves the right to reject any review against an Education Sub-Committee decision that does not fall within the timescale stated in 5.1 above or fails to provide appropriate grounds for escalation.

5.4 If a review proceeds, the Head of Institute will advise the complainant of all timescales related to the review panel process, and formal consideration will be undertaken by a review panel which will include at least one member of the Administration staff. The panel will be chaired by an individual who has no direct involvement with the complaint. The complainant or any representative of the complainant is not permitted to be present at this panel review.

5.5 The complainant must submit to the Committee review panel a case in writing outlining the grounds they believe they have for escalation of their complaint. The review panel may request any further information it deems necessary to progress the investigation of the complaint. If the review panel agrees that the individual has sufficient grounds for escalation, it will review the complaint. In such a situation, the review panel has the power to overturn the outcome determined by the Education Sub-Committee.

5.6 If the review panel reviews a complaint because new evidence has come to light since the original case was heard, the review panel shall have the power to direct the Education Sub-Committee to reconsider its original outcome, taking into consideration the new evidence. The rights of the complainant to escalate the complaint shall apply equally to the reconsideration by the Education Sub-Committee.

5.7 At any stage, if a complaint is upheld, then ifs Malta will undertake to offer appropriate remedial action depending on the nature of the complaint. Regardless of the outcome of the complaint, the complainant may be asked to cover their costs.

5.8 If a request for a review is rejected and all internal complaints and/or review procedures are exhausted, ifs Malta will issue the complainant with a closure of procedure letter stating that the complaints/review process has been exhausted. The case may then be eligible for consideration by the NCFHE.

#### 16.6. EXTERNAL REFERRAL

6.1 In certain circumstances, and where the Institute's complaints processes have been exhausted, a complaint may be made to the regulators within the terms of their complaints policy. ifs Malta will comply with the complaints process established by the regulators and will give due regard to the outcome of any complaints process about a qualification which is delivered.

6.2 As with all other stages, if, as a result of the regulator's complaints process, ifs Malta learns of a failure in its assessment process, it will take reasonable steps to:

- i. Identify other students who have been affected by this failure;
- ii. Correct or, where it cannot be corrected, mitigate as far as possible the effect of the failure; and,
- i. Take steps to mitigate the risks of recurrence of the cause of the complaint.

## 16.7. SECTION E – QUALITY ASSURANCE, MONITORING AND REVIEW

7.1 Records of all complaints and their outcomes are maintained by ifs Malta for at least five years. Complaints are monitored by the Governance, Internal Audit and Quality Assurance Committee in line with its terms of reference.

7.2 Any failings discovered or lessons learned during the course of a complaint or the monitoring of complaints will be acted upon as part of the continuous review of our qualifications and processes.

7.3 The policy and the procedures are subject to regular monitoring and review by ifs Malta. ifs Malta continually reviews its practices to maintain the highest possible standards of consistency and quality.

7.4 ifs Malta is subject to regulation issued by the qualifications regulatory authorities, MFHEA and the Ministry for Education.

7.5 In the event that the MFHEA advises ifs Malta of failures that have been discovered in similar assessment processes being offered by other awarding organisations, the Institute will review its own assessment processes. If, as a result of this review, ifs Malta finds a potential failure, the same action will be taken as if a failure had been discovered by virtue of the application of the MFHEA complaints process.



## **17. CONSISTENCY AND FAIRNESS IN EXAMS AND ASSESSMENTS**

### **17.1 POLICY**

This policy applies to programmes which lead to qualifications awarded by ifs Malta. Programmes offered by other awarding bodies through ifs Malta are subject to the policies of the relevant awarding body, which are available online.

- i. Knowledge about the assessment system (times, measures, etc.) is available to all stakeholders.
- ii. All measures meet high standards of validity and are periodically reviewed.
- iii. Multiple measures are used to assess knowledge, skills, and dispositions (see unit assessment).
- iv. Over time, different individuals are to be involved in assessing candidates.
- v. Students are to be measured over time, allowing for growth and development.
- v.i. Assessments and scoring are periodically reviewed by the Education Sub-Committee to ensure that they are fair and free from bias.

### **17.2 PROCEDURES AND PRACTICES**

- i. All key assessments are developed collaboratively among the tutors of the course in which the assessment occurs, with the Vice President-Education (or, in the case of comprehensive or content exams, with the involvement of the Education Sub-Committee) and are reviewed annually for consistency, clarity, and validity.
- ii. Marking information for all key assignments is developed collaboratively among the tutors of the course in which the assessment occurs, with the Education Sub-Committee, and is reviewed annually for consistency, clarity, and validity. All translations are further reviewed by multiple evaluators to ensure accuracy and consistency.
- ii. All marking information is given to the students in advance, no later than when the assignment is given, so that they will know and understand how they will be evaluated.
- iii. All key assessment information will be forwarded to the students so that they may be viewed at any time, if and when a question or concern arises.
- iv. Items for the content of the exams have been validated by experts in the field. They are contained in a protected digital database. The results of content and comprehensive exams are subjected to item analysis to improve the fairness and validity of the exams.
- v. Multiple reviewers score the portfolios separately, and then meet together to discuss and come to a consensus on any criteria on which their scores differ.
- vi. Grades are compared across tutors to ensure consistency and fairness.

## 17.3 ifs Malta Examination Resit Policy for homegrown courses

### 17.3.1. Introduction

This policy outlines the conditions under which students may resit an examination for ifs homegrown courses. It ensures fairness, transparency, and academic integrity while providing students with an opportunity to improve their performance.

Students wishing to resit an examination for a course provided by any of our academic partners, will have to abide by the terms and conditions of the academic partner offering the qualification.

### 17.3.2. Eligibility for Resit

Students may be eligible to resit an examination under the following circumstances:

- **Failure to meet the pass mark:** If a student scores below the required pass mark. This includes failing part of the examination paper, where it is necessary to pass all sections to attain the qualification.
- **Medical or Extenuating Circumstances:** If a student missed the original examination due to illness, bereavement, or other valid reasons, with supporting documentation.
- **Administrative Errors:** If an error affected the student's original exam results.

### 17.3.3. Application Process

- Students must write to the ifs Head of School within 15 days after results are released, requesting a resit of the examination.
- Supporting documents (medical certificates, official letters, etc.) must be attached where applicable.
- Applications will be reviewed by the Education Sub-Committee before approval.

### 17.3.4. Resit Examination Schedule

- Resit exams will be conducted at an agreed time and date, however this cannot be before 4 weeks of the original examination.
- Students will be informed of the schedule at least in advance.

### 17.3.5. Resit Examination Format

- The format of the resit examination will be the same as the original examination paper.
- The resit paper will not have the same questions as the original exam but will assess the same learning outcomes.

### 17.3.6. Grading and Result Policy

- The maximum grade achievable in a resit examination is 100%. Where applicable, students are to pass all sections of the exam paper and compensating marks from one section to another is not allowed.
- The final resit grade will replace the failed attempt in the student's academic record.

#### 17.3.7. Fees (if applicable)

- A resit fee of €90 may be charged to cover administrative costs.
- Fee waivers may be considered for students with financial difficulties or other valid reasons upon request.

#### 17.3.8. Academic Integrity

- All standard examination rules apply to resit exams, including policies on cheating, plagiarism, and misconduct.
- Any breach of examination rules will result in disciplinary action.

#### 17.3.9. Appeals

- Students who disagree with the outcome of their resit exam may submit an appeal in writing within of receiving their results, in line with the Appeals procedure.
- Appeals will be reviewed by the Education Sub-Committee, whose decision will be final.

#### 17.3.10. Conclusion

This policy aims to support students while maintaining academic standards. Students are encouraged to prepare thoroughly and seek academic support where necessary.

## **18. EXAM INVIGILATION GUIDELINES**

This policy applies to programmes which lead to qualifications awarded by ifs Malta. Programmes offered by other awarding bodies through ifs Malta are subject to the policies of the relevant awarding body, which are available online.

The following guidelines are designed to help invigilators administer exams in a variety of contexts. They are for reference only and do not cover every possible situation. Invigilators will need to refer to the specific requirements for a given exam and use sound judgment when exercising their duties.

### **18.1. BEFORE THE EXAM BEGINS**

#### **1.1 Setting up:**

- Review these guidelines and ifs Malta Student Code of Conduct during Examinations and Assessments;
- Arrive at the designated room at least 15 minutes in advance;
- If required, the chief invigilator will be there to meet you and provide additional instructions;
- The chief invigilator will have the exams, supplies and sign-in sheets as required, and will be your point of contact for any questions or emergencies that you may encounter during the exam;
- Students will enter the room about 10 minutes before the exam.

#### **1.2 When students arrive:**

- Check with the chief invigilator on exam distribution and student sign-in;
- Where it is deemed appropriate to seat students first and then hand out exam papers, you may be able to check IDs left on the desk once students have started writing;
- Arrange students to minimise the possibility of cheating;
- Remind students to use the washroom before the exam starts. Only one student should leave the exam room at a time during the exam, and only after the first half hour.

#### **1.3 Permitted materials:**

- Let students know what they can keep with them (ID Card, writing instruments, clear water bottle) or use for the exam (eg, notes, books, calculator);
- During the exam, control the materials students have in reach - nothing but essentials should be on the desk;
- Non-essential materials must be kept out of reach;
- Depending on the room layout, students place their bags at the front or back of the room, only taking out their picture ID and permitted materials. For students who are not comfortable leaving their valuables at the front or back of the room, they may keep their bags or purses out of reach and out of sight, under their chairs, and may not access their bags at any time during the exam;
- Students must not use or make visible any materials or devices other than those authorised by the examiner.

## 18.2 AT THE BEGINNING OF THE EXAM

- Explain the rules of the exam verbally by reading out loud the rules sheet provided for every exam, making sure every student is fully aware of the rules.
- Let students know that glancing at another's papers or exposing their papers to others, even if inadvertently, is a violation of exam rules and could lead to disciplinary action.
- Count exam papers before handing them out. You may want to make an identifying mark on the exam papers to prevent students from submitting prewritten pages.
- Remind students to turn off their cell phones. If a phone rings during the exam, have them turn it off immediately. If there is an emergency that requires the student to answer the call, they should leave the room. The chief invigilator will determine whether the student can resume the exam.
- Make sure all students identify themselves on the exam paper in ink with name, student number.
- Require all students to show their ID card and display it on their desks. Check identities against the class list. If a student does not have ID card, ask for another official photo ID, such as a driver's license.

## 18.3 DURING THE EXAM

- Never leave the room or exam materials unattended.
- Control the distribution of exam papers to ensure no exam papers are removed from the room. If you distribute exam papers before the students enter the room, collect all exam papers from unoccupied desks.
- Control the movement of students in and out of the room.
- No student should be permitted to leave the room within the first half hour.
- No students should be permitted to enter the room after the first half hour.
- Circulate frequently and be present at all times. Invigilation duties require you to make every effort to prevent cheating and collusion by immediately inspecting anything irregular or suspicious.

## 18.4 IF YOU OBSERVE CHEATING

- If you notice behaviour that suggests cheating (body position, unauthorised materials, etc.), talk to the student(s) quietly. If necessary, move potentially collaborating students to seats where communication is impossible. If you suspect any other cheating, ask another invigilator to help observe the student(s).
- If a student is caught cheating, appropriate action may include confiscating the exam paper along with any unauthorised material and informing the student of your reason for doing so. This should be done carefully so as not to disturb other students writing exams.
- The implicated student(s) should then be directed to report to the chief invigilator. You and any other invigilator observing the behaviour will also need to prepare a written report for the Vice President-Education as soon as possible following the incident.

## 18.5 AT THE END OF THE EXAM

- Control the collection of exam papers to prevent students from leaving with a copy. If you counted the exam papers before distributing them, count them again after you collect them to ensure that no exam papers are unaccounted for.

- Ensure that no one leaves the room in the last 10 minutes. When time is up, give a clear signal and inform students to put down all writing instruments.
- Remind students to check for all personal items.
- Collect unused exam booklets and return them to the front of the room. Collect other exam material and dispose of it accordingly.

#### 18.6 IN AN EMERGENCY

- It is your responsibility to make sure students stay together and remain silent. The chief invigilator will decide whether to resume or halt the exam.
- If a fire alarm rings in the building or if there is an emergency in the room, such as a student falling ill, consult the chief invigilator to determine the correct course of action.
- If you ever feel threatened, contact the chief invigilator immediately, or call 112.

## **19. EXTERNAL EXAMINER POLICY**

This policy applies to programmes which lead to qualifications awarded by ifs Malta. Programmes offered by other awarding bodies through ifs Malta are subject to the policies of the relevant awarding body, which are available online.

### **19.1 CRITERIA FOR APPOINTMENT**

- i. External Examiners will hold the relevant qualifications and/or extensive practitioner experience where relevant to enable them to carry out their respective responsibilities concerning the maintenance of academic standards in the context of the ESG2015 and standards set by the MFHEA.

19.2 External Examiners will have relevant current or recent experience of the standards set and achieved on the type of programme, for example, the nature and level of award, for which they carry out their external examining duties.

- i. External Examiners should be fully aware of the different components of the Academic Infrastructure, and in particular with any Subject Benchmark Statements relevant to the module/programme for which they are acting and the qualification descriptors of the programme concerned.
- ii. To allow sufficient time for them to fulfil their duties effectively, External Examiners will not normally concurrently hold more than two external examining appointments, including any ifs Malta appointment. Potential appointees will be asked to declare any other current external examining appointments as part of their application.

### **19.2 RESPONSIBILITIES AND DUTIES**

- i. External Examiners are responsible for ensuring that the standards of ifs Malta are consistent with national standards in terms of level, and are monitored and maintained over time.
- ii. External Examiners are responsible for ensuring that students are consistently treated fairly and equally with regard to the application of academic standards across modules within a programme.
- iii. Judgements on the academic standards of a programme or module made by External Examiners must be based solely upon the assessment evidence available to them and should not be influenced by other factors.
- iv. External Examiners must satisfy themselves that the assessment arrangements allow students to be fairly assessed concerning the learning outcomes of the module(s) / programme for which they are responsible.
- v. It is the responsibility of External Examiners to declare an interest if they find themselves placed in a position of making academic decisions regarding any student with whom there may be a potential, a perceived or an actual conflict of interest.
- vi. External Examiners are required to inform the Education Sub-Committee of any change in their personal or professional circumstances which might impact on their role as External Examiners.

### 19.3 INDUCTION OF EXTERNAL EXAMINERS

- i. The Head of Institute is responsible for ensuring that, before the commencement of their duties, External Examiners are:
  - 1. Appropriately briefed, either in person or by telephone
  - 2. Provided with all necessary documentation, both about their module / programme-related duties and the aims and philosophy of the programme for which they will act as an External Examiner
  - 3. Given an opportunity to clarify any issues
- ii. On appointment, External Examiners are sent the following:
  - 1. Contact details for relevant staff at ifs Malta
  - 2. Information regarding the module(s) / programme and their assessment for which they will have responsibility, including a full programme specification and all relevant module specifications
  - 3. The relevant assessment material
  - 4. Information regarding any planned changes to the programme or relevant modules
  - 5. The timetables and deadlines for external examining activities
- iii. The Head of Institute is responsible for ensuring that External Examiners are kept up-to-date about any changes to the module/programme which may impact upon their ability to carry out their duties and/or discharge their responsibilities as External Examiners.

### 19.4 CONTACT BETWEEN STUDENTS AND EXTERNAL EXAMINERS

- i. Students are not permitted to contact External Examiners directly regarding any aspect of their programmes of study. Any attempt to do so will be treated as suspected malpractice under ifs Malta Quality Assurance Policy. External Examiners are required to inform ifs Malta should they be contacted directly by a student.



## **20. GUIDELINES FOR RECOGNITION OF PRIOR LEARNING**

This policy applies to programmes which lead to qualifications awarded by ifs Malta. Programmes offered by other awarding bodies through ifs Malta are subject to the policies of the relevant awarding body, which are available online.

### **20.1 RECOGNITION FOR PRIOR LEARNING POLICY**

Recognition for exemption is undertaken through the process of recognition of prior learning (RPL). RPL is the process which enables ifs Malta to recognise the competence gained by individuals to be exempted from attending/participating in any educational and/or academic programme organised by ifs Malta.

RPL is a form of assessment of an applicant. It is a process of recognising skills and knowledge acquired through previous training, education and work experience. The student customer reading for any ifs Malta programme can benefit from RPL by demonstrating competence achieved through a range of learning experiences and may lead towards the student to be able to obtain exemption, possibly benefit up to 40% exemption from attendance to an ifs Malta programme of studies, subject to the conditions as explained hereunder.

Sitting for the course of studies final examination is nonetheless compulsory.

### **20.2 IDENTIFYING AREAS OF LEARNING**

An applicant wishing to access a programme of study through the RPL route should gather evidence before the submission of a course application in line with set timeframes. ifs Malta will process all RPL applications promptly, however, it is unable to guarantee that applications which are submitted later than the programme deadline can be processed in good time. Applicants must provide sufficient documentation as evidence, including a formal application form, the learning portfolio and/or any other evidence requested. The prior learning material presented would need to match the learning outcomes required by the relevant programme. Applicants must be responsible for the veracity of documentation provided, and where required, this will have to be verified and/or confirmed by third parties to ensure authenticity. The prior learning achieved and submitted for recognition should be up-to-date with current knowledge and practice and relevant to the programme of study for which the applicant intends to follow.

### **20.3 ASSESSMENT OF APPLICATION**

Applications are to be directed to the attention of the ifs Malta Head of Institute, Institute of Financial Services Malta, 60, G'Mangia Hill, Pieta. Through the application and material provided, the ifs Malta Head of Institute should be in a position to understand the level of knowledge and understanding as well as the kind of skills that are required of applicants admitted to the programme through the conventional route. The ifs Malta Head of Institute will pass on the application to the ifs Malta Education Sub-Committee with recommendations.

To ensure impartiality, an appointed ifs Malta Executive Committee Member will work separately in implementing the process for the recognition of prior learning, except where required otherwise by this Policy. The appointed Executive Committee Member is autonomous and may also ask applicants to provide additional evidence to support their claims, either by requesting additional documentation and clarifications and/or by asking applicants to take part in an interview. When required, the latter shall be conducted by at least two appointed Executive Committee Members.

## 20.4 LEARNING PORTFOLIO – SUPPORTING MATERIAL

Applications for RPL must be accompanied by a Learning Portfolio, which must include a collection of materials compiled by the applicant to demonstrate the skills, knowledge and competencies achieved through prior certified or experiential learning. The evidence that could be included in the portfolio would typically include:

- a. Certificates confirming participation in related in-house training offered by present/former employer;
- b. Confirmation of duties performed to date related to the relevant programme. Work-related experience of a term of at least five years before the programme commencement is required for the Award in Maltese Home Loans Finance programme.
- c. Professional certification;
- d. Confirmation issued by applicant's employer, that is, a Malta-registered Bank or financial institution or other registered Maltese entity;
- e. Examples of work performed (work log).

RPL may also include an interview, allowing the applicant to submit and showcase additional information in person as to the nature of learning outcomes resulting from prior learning. Applicants are responsible for the veracity of the documentation provided. Original certificates or authenticated copies of the original are to be confirmed by the applicant's Bank or financial institution or a legal professional, such as a notary/lawyer, as necessary.

## 20.5 DECISION REGARDING THE RPL APPLICATION

Once an application has been assessed, the appointed Executive Committee Member submits the recommendations to the ifs Malta Education Sub-Committee for a final decision. Once consideration is made and a final decision is reached, ifs Malta will inform the applicant with the outcome through an official letter. The Institute reserves the right at its discretion not to accept entry to a qualification. Applicants whose application for exemption is not accepted will be informed of the knowledge, skills and competencies they still need to achieve before they can submit another application for consideration.

## **21. LATE APPLICATIONS**

**This policy applies to programmes which lead to qualifications awarded by ifs Malta. Programmes offered by other awarding bodies through ifs Malta are subject to the policies of the relevant awarding body, which are available online. Therefore, students who wish to apply for a course which is not property of ifs Malta but made available through our institute, must respect timelines and late application procedures issued by the relevant institution they would be applying with through us.**

ifs Malta is a professional training institution which offers both courses owned by the Institute and courses from other institutes and training bodies accessible to the Maltese public through ifs Malta.

On the other hand, for students who wish to apply for a course which is property of ifs Malta, or attend supplementary tuition offered by the Institute on courses which are property of other institutes, the following procedure applies:

- i. All application deadlines for IFS courses and supplementary tuition are made public on the course information material provided by the institute;
  - ii. If a student is unsure about a deadline, s/he may contact our offices for more information at:
  - iii. ifs Malta, 60 Gwardamangia Hill Pieta`, PTA1316, Malta
- T: (+356) 21240335
- E: [info@IFSmalta.org](mailto:info@IFSmalta.org)

**Late applications beyond deadline will not ordinarily be considered and any exceptions would be allowed at the ifs Malta's sole discretion.**

## **22. STUDENT MALPRACTICE POLICY**

**This policy applies to programmes which lead to qualifications awarded by ifs Malta. Programmes offered by other awarding bodies through ifs Malta are subject to the policies of the relevant awarding body, which are available online.**

For 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 certification. This includes: acts of plagiarism or other misconduct; and/or actions that compromise our reputation or authority, our facilities, officers and employees.

ifs Malta treats all cases of suspected malpractice with the utmost rigour and will investigate all suspected and reported incidents of possible malpractice.

ifs Malta will take the appropriate action to maintain the integrity of our qualifications, including applying sanctions, as set out in this policy.

For this document, student malpractice can relate to registrations, assessments, coursework assignments, examinations, reasonable adjustments, special considerations, certification and student conduct.

### **22.1 SECTION 1 – IDENTIFICATION AND REPORTING A SUSPECTED CASE OF MALPRACTICE**

1.1 An allegation of student malpractice may be made by:

- i. Employees and stakeholders – for example, invigilators, teachers/tutors and other officers;
- ii. Another student;
- iii. An independent party who suspects possible malpractice has taken place; and,
- iv. An individual who wishes to remain anonymous.

1.2 ifs Malta will also investigate when the Institute discovers potential or suspected malpractice via internal administration or quality assurance procedures, for example, coursework assignments that are submitted to plagiarism detection software and are identified for review.

1.3 ifs Malta reserves the right not to investigate further where the information does not provide reasonable grounds for possible malpractice.

1.4 Some examples of student malpractice are described below. These examples are not exhaustive, and all incidents of suspected malpractice will be fully investigated by the Institute, where there are sufficient grounds to do so.

- i. Obtaining examination or assessment material without authorisation.
- ii. Arranging for an individual other than the student to sit an assessment or to submit an assignment not undertaken by the student.
- iii. Impersonating another student to sit an assessment or to submit an assignment on their behalf.

- iv. Possession of anything not permitted in the assessment room, regardless of whether or not they are relevant to the assessment, or whether or not the student refers to them during the assessment process, for example notes, blank paper, electronic devices including mobile phones, personal organisers, books, dictionaries/calculators (when prohibited).
- iv. Communicating in any form, for example verbally or electronically, with other students during the assessment when it is prohibited.
- ii. Committing plagiarism by using the work of another person, either intentionally or unintentionally, without acknowledging that person.
- v. Accessing/copying the work of another student or allowing another student to access / copy from your work, either intentionally or unintentionally.
- vi. Working together with another student/individual to complete an assignment, unless authorised to do so, otherwise known as collusion.
- vii. Fabrication of evidence/results set down within assessment submissions.
- viii. Damaging another student's work.
- xi. Inclusion of inappropriate or offensive material in coursework assignments or assessment scripts.
- iii. Failure to comply with our published regulations.
- iv. Failure to comply with instructions given by the assessment invigilator, for example, working beyond the allocated time; refusing to hand in the assessment script/paper when requested; not adhering to warnings relating to conduct during the assessment.
- vi. Disruptive behaviour or unacceptable conduct at an assessment venue or centre (including aggressive or offensive language or behaviour).
- v. Producing, using or allowing the use of forged or falsified documentation, including but not limited to: personal identification; supporting evidence provided for reasonable adjustment or special consideration applications; and our results documentation, including certificates.
- vi. Falsely obtaining, by any means, a certificate for a unit or qualification.
- v. Falsely acquiring or declaring, by any means, entry criteria necessary for a unit or qualification.
- vi. Misrepresentation or plagiarism, including self-plagiarism.
- vii. Fraudulent claims for special considerations.
- 1.5 This process applies to invigilators, teachers, tutors, students and other officers, and any reporting of malpractice by an independent party or individual who wishes to remain anonymous.
- 1.6 It is the responsibility of all invigilators and assessment venue staff to be aware of our procedures for confiscating items not permitted at assessment/examination venues, for example, electronic devices or reference books, and how to deal with issues relating to

malpractice, such as communication, collaboration or disruption within an assessment venue.

- 1.7 ifs Malta will acknowledge all reports of suspected malpractice within five working days. All parties involved in the case will then be contacted by us within 10 working days of receipt of the report detailing the suspected malpractice. We may also contact other individuals who may be able to provide evidence relevant to the case.

- 1.8 Any case of suspected malpractice should be reported in the first instance to:

ifs Malta

60, Gwardamangia Hill, Pieta`, PTA 1316, Malta

T: (+356)21240335

E: info@IFSmalta.org

- 1.9 Suspected malpractice must be reported to the institute as soon as possible, ideally within two working days from its discovery.

- 1.10 At the time of the incident, the student suspected of malpractice must, where possible, be warned by the assessor that their actions are in breach of our regulations and may constitute malpractice and that a report will be made to ifs Malta. However, it is recognised that this action may not always be possible due to disruption to other students.

- 1.11 In cases of suspected student examination malpractice, the following information and evidence should be supplied to us following the initial report:

- i. A full written report of the incident. The individual writing the report, usually the invigilator, needs to identify the factual information, including the actions that have been taken about the incident.
- ii. The report can comprise the completed and signed document and all relevant supporting evidence and documentation. This should include, but is not limited to:
  - a. confiscated materials;
  - b. any student scripts that may have been copied or show evidence of collaboration or plagiarism;
  - c. statements from other individuals involved and/or affected.
- iii. The student has the right to respond by providing a signed statement explaining their conduct before they leave the assessment venue. This must be included in the assessment invigilator's report. If a student declines to provide a statement, this should be recorded in the report.

- 1.12 In cases of suspected malpractice reported by invigilators, teachers, tutors and other officers, and any reporting of malpractice by an independent party or individual who wishes to remain anonymous, the report made to us should include as much information as possible, including the following:

- i. the assessment venue name and location;

- ii. the date and title of the assessment, if known;
- iii. the time the assessment took place, if known;
- iv. the student's name and student number, if applicable;
- v. the name of the invigilators, teachers/tutors and any other officers concerned;
- vi. a description of the suspected malpractice; and
- vii. any available supporting evidence.

1.13 In cases of suspected malpractice reported by an independent party or an individual who wishes to remain anonymous, we will take all reasonable steps to authenticate the reported information and to investigate the alleged malpractice.

## 22.2 SECTION 2 – ADMINISTERING SUSPECTED CASES OF MALPRACTICE

2.1 We will investigate each case of suspected or reported malpractice to ascertain whether malpractice has occurred. The investigation will aim to establish the full facts and circumstances and, where relevant, students' previous conduct.

2.2 In cases of suspected plagiarism, investigations may include, but are not limited to:

- i. Report generated by the text-matching software
- ii. Contacting externals
- iii. Discussions with tutors
- iv. Liaising with other institutions

2.3 If Malta will promptly take all reasonable steps to prevent any adverse effect that may arise as a result of the malpractice, or to mitigate any adverse effect, as far as possible, and to correct it to make sure that any action necessary to maintain the integrity of the examination will be taken.

2.4 Where more than one individual is contacted regarding a case of suspected malpractice, for example, in a case involving suspected collusion, we will contact each individual separately and will not reveal personal data to any party unless necessary for the investigation.

2.5 The individual(s) concerned will be informed of the following:

- i. That an investigation will take place and the grounds for that investigation;
- ii. Details of all the relevant timescales and dates, where known;
- iii. That they have a right to respond by providing a personal written response relating to the suspected malpractice (within five working days of the date of that letter or three working days for malpractice relating to Level 6 qualification assessments);
- iv. That they may continue their studies, including assessment resits, but that any results achieved since the case/s of suspected malpractice may be removed if an individual is found to be guilty (see Section 4);
- v. That if malpractice is considered proven by the institute, sanctions may be imposed reflecting the seriousness of the case;

- vi. That they have the right to appeal a malpractice decision under the Appeals Policy;
- vii. That the institute must inform the relevant authorities/regulators, but only after time for the appeal has passed or the appeal process has been completed.

2.6 The student has a right to appeal against a malpractice outcome reached by the Institute if they believe that the policy or procedure has not been followed properly or fairly, or if there is new and relevant information or evidence now available which was not known by us or could not have been brought to our attention at the time the decision was made. For more details, see the Appeals Policy.

2.7 In cases where malpractice has been agreed and has an impact on certification, or has other external significance, the Institute has a duty of care and may inform other awarding organisation/s and other relevant authorities as appropriate to comply with legislation; this may include informing the police if the law has been broken.

2.8 Ifs Malta will not normally report any outcome from a malpractice case until the time for appeal has passed.

2.9 Individuals are not permitted to attend the Education Sub-Committee meeting when their case is heard. Individuals do have the right to request to attend the hearing of their appeal, should the individual wish to appeal the Education Sub-Committee's decision.

2.10 If a student decides to continue their programme of study while a malpractice case is being considered, they do so at their own risk, pending the outcome of their malpractice case.

## 22.3 SECTION 3 – THE ROLE OF THE EDUCATION COMMITTEE

3.1 The Education Sub-Committee will consider all cases of suspected malpractice on an individual basis.

3.2 The Education Sub-Committee has a maximum of 40 working days from the initial reporting of a suspected malpractice to determine the outcome of the case; however, if a delay is expected, the parties concerned will be informed as early as possible. The Committee will determine the outcome based upon all the evidence available to them at the time, including any personal written response that has been received.

3.3 Once the Education Sub-Committee has determined the outcome, it will usually inform the individual(s) concerned on the same day as results are released.

3.4 If the case relates to a coursework assignment and potential plagiarism, the individual(s) concerned will be informed of the outcome either on, or before, the date the assessment results are published. However, depending on the level of plagiarism this may be delayed.

3.5 All documents related to the decision-making process of the Education Sub-Committee will be kept securely for a minimum of five years.

## Section 4 – Possible Malpractice Sanctions

4.1 If a case of malpractice is agreed upon, the Education Sub-Committee is empowered to impose one or more sanctions upon the individual(s) concerned. The Education Sub-Committee will make sure that any sanctions imposed reflect the seriousness of the malpractice that has occurred and that all similar cases are treated in an equitable, fair and unbiased manner. When



considering the seriousness of a case of malpractice, any previous cases may be taken into consideration.

4.2 The sanction(s) applied by the Education Sub-Committee is/are to reflect any previous advice given to the student on malpractice.

4.3 Listed below are examples of sanctions, one or more of which may be applied to a student. This list is not exhaustive, and other sanctions may be applied on a case-by-case basis, as recommended by the Education Sub-Committee.

4.4 Possible sanctions that may be applied to students include, but are not limited to:

- i. Awarding the mark given by the examiner and a warning given to the student;
- ii. Awarding a minimum pass mark for the assessment component in which malpractice has been deemed to have occurred;
- iii. Awarding a mark of zero in the assessment component in which malpractice has been deemed to have occurred;
- iv. Notification to other committees within ifs Malta for additional sanctions. These additional sanctions may involve:
  - a. The student not being allowed to sit, resit or resubmit any other assessment relating to that unit or qualification for a stated period;
  - b. The student may be disqualified from registering for future units or qualifications with us, either for a stated period or indefinitely;
  - c. Notification to an employer, regulator or the police.

## 22.4 SECTION 5 – QUALITY ASSURANCE, MONITORING AND REVIEW

5.1 Records of all malpractice cases and their outcomes (except for examination scripts or submitted assessments) are maintained by us for at least five years.

5.2 The policy is subject to regular monitoring and review by us in order to maintain the highest possible standards of consistency and quality.

5.3 The policy is formally approved by our Education Sub-Committee.

5.5 ifs Malta is subject to regulation by the qualifications regulatory authorities MFHEA and the Ministry for Education.

## **23. STUDENT CODE OF CONDUCT DURING EXAMINATIONS AND ASSESSMENTS**

The following rules of conduct apply for examinations and/or assessments:

1. Students are to be punctual for their examination/assessment sessions (at least 10 minutes before the commencement of the examination/assessment session);
2. Students cannot enter the examination/assessment room more than thirty (30) minutes after an assessment/examination has started, except with the permission of the Vice President-Education. In such cases, extra time may be allowed if the candidate's late arrival is justified and cleared by the Vice President-Education;
3. Students who have special concessions must ensure that they register their entitlement in good time and must produce evidence that concessions have been granted. Failing this, they will not be allowed to benefit from such concessions during the examination/assessment period;
4. All answers returned on the student's examination manuscript must be his/her work completed during the examination/assessment session;
5. Students are expected to comply with any specific instructions given by the invigilator before and during the examination/assessment session;
6. Students are not permitted to communicate or attempt to communicate with any other students during the examination/assessment session;
7. Any form of copying is unacceptable, and such misconduct leads to automatic disqualification from the examination/assessment session;
8. It is strictly forbidden to use any answer book or writing material other than that supplied in the examination/assessment room unless there is a special provision for using material authorised by the examiners. Any other material required for an examination/assessment will be provided in the examination/assessment room;
9. Any electronic devices/items, for example, personal audio equipment, mobile phones, tablets, laptops etc, are to be switched off before the start of the examination and stored in the student's bag. All bags and other materials which are not related and not permitted for use during the examination must be placed at the location as indicated by the invigilator;
10. All material (including examination manuscripts, information sheets, etc.) supplied during the examination/assessment session has to be returned to the invigilators at the end of the examination/assessment;
11. Students are not permitted to bring with them any scrap pieces of paper;
12. Before leaving the examination/assessment room, the student has to seek the invigilator's permission. Students are allowed to leave the examination/assessment room after the first half hour of the examination. No student may leave the examination hall during the last ten minutes of the examination session;
13. Students who fall ill while sitting for an examination/assessment session may leave the room, with the invigilator's permission, and return while the examination/assessment is

in progress, to resume the paper on one occasion only. In such cases, extra time is allowed;

14. When a student cannot complete the examination/assessment work/paper because s/he is taken seriously ill, s/he should inform the invigilator so that the incomplete manuscript/work can be handed in. It is the student's responsibility to cover such instances with a medical certificate;
15. It is forbidden for students to return part of or the whole examination manuscript/s after they leave their examination room;
16. Students shall not directly and/or indirectly offer or seek to offer assistance to, or seek to obtain and/or accept assistance from, any other examination/assessment candidate. Such behaviour will disqualify the candidate from that examination/assessment, and his/her script will not be corrected;
17. Food and drinks (except water or non-alcoholic drinks) are not allowed during the examinations;
18. Any form of unacceptable conduct during examinations/assessments, including cheating, copying and disturbing others during examinations/assessments, will be reported to the Education Sub-Committee. This could, among other disciplinary measures, lead to the annulment of the assessment/examination result;
19. Students are to keep exam papers flat on the desk at all times;
20. In case of serious uncontrolled behaviour or persistent defiance of examination/assessment rules, the invigilator is authorised to suspend immediately the candidate from the examination/assessment room. Such cases will be immediately reported in writing to the Education Sub-Committee.

## 24. APPENDIX 1 – TUTOR EVALUATION FORM

### Evaluation Form (to be filled by trainees)

Date: \_\_\_\_\_

Training: \_\_\_\_\_

Training delivered by: \_\_\_\_\_

Please tick the answer that best describes your satisfaction with the training:

Overall, I was satisfied with this training

- ☐ Strongly Agree
- ☐ Agree
- ☐ Neutral
- ☐ Disagree
- ☐ Strongly Disagree

I will recommend this training to a co-worker

- ☐ Strongly Agree
- ☐ Agree
- ☐ Neutral
- ☐ Disagree
- ☐ Strongly Disagree

The information presented was helpful

- ☐ Strongly Agree
- ☐ Agree
- ☐ Neutral
- ☐ Disagree
- ☐ Strongly Disagree

The training was easy to understand

- ☐ Strongly Agree
- ☐ Agree

- ☐ Neutral
- ☐ Disagree
- ☐ Strongly Disagree

The training provided content that I can immediately use in my job

- ☐ Strongly Agree
- ☐ Agree
- ☐ Neutral
- ☐ Disagree
- ☐ Strongly Disagree

The training was just the right length

- ☐ Strongly Agree
- ☐ Agree
- ☐ Neutral
- ☐ Disagree
- ☐ Strongly Disagree

The trainer presented the subject in an understandable way

- ☐ Strongly Agree
- ☐ Agree
- ☐ Neutral
- ☐ Disagree
- ☐ Strongly Disagree

The trainer demonstrated knowledge of content

- ☐ Strongly Agree
- ☐ Agree
- ☐ Neutral
- ☐ Disagree
- ☐ Strongly Disagree

The trainer treated me with respect as a fellow professional

- ☐ Strongly Agree
- ☐ Agree
- ☐ Neutral
- ☐ Disagree
- ☐ Strongly Disagree

The trainer overall provided an effective session

- ☐ Strongly Agree
- ☐ Agree
- ☐ Neutral
- ☐ Disagree
- ☐ Strongly Disagree

Which aspects of the training worked best for you?

What could have been done to make the training more effective for you?

As a result of this session, have you any suggestions for improvement?

Was the venue suitable for the training session?

Do you have any recommendations/comments about the venue, general organisation of the training, food provided, etc?

What feedback do you have on our website content and social media presence?

Clarity & Relevance:

Was the information on our website clear, up-to-date, and relevant to your needs?

Design & Navigation:

How did you find the layout, ease of navigation, and overall user experience?

Content Variety:

Did you find the content engaging and informative?

Social Media Engagement:

Which of our platforms (e.g., Facebook, LinkedIn) do you follow, and how would you rate the quality and frequency of our posts?

Suggestions: Are there any topics or features you'd like to see more of on our website or social channels?