

008. IFG Terms & Conditions

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Student Terms and Conditions (IFG London & online)

Academic year 2025-2026

These terms and conditions set out your Student Contract with International Foundation Group. They apply to the provision of services delivered in person at our London campus (11–13 Mandeville Place, London W1U 3AJ) or online. The Contract takes effect when you accept an offer to study with us. Please read this document carefully before accepting your offer. By accepting your offer, you confirm that you agree to these Terms and Conditions and to the documents referenced within them. We would like to draw your attention to certain clauses in the Student Terms and Conditions; however, all clauses are important and you should ensure you understand your obligations before entering into it. We draw your attention specifically to the following clauses:

- **Your right to cancel the Contract: clause 3.**

Clause 3 sets out what you need to do to cancel your Student Contract. The way in which you can cancel the Contract, and the Tuition Fees and any other Charges to which you might be liable to pay, depends on when you wish to cancel.

- **How you and the College can terminate the Contract: clause 10.**

Clause 10.1 sets out the circumstances when the College may terminate your Contract.

Clause 10.2 sets out how you can terminate the Contract or interrupt your studies.

- **Tuition Fees: clause 5.**

Clause 5 sets out your obligations to pay your Tuition Fees and what action the College can take if you do not pay your Tuition Fees (in whole or in part). If your Tuition Fees are being paid by a third party (which includes sponsoring organisations), you will be liable for your Tuition Fees if that third party does not pay. Students who pay the full tuition fee before or at enrolment receive a 5% discount.

- **Deposits: clause 6, and Immigration and Visas: clause 13.**

Students are required to pay a Deposit (the particulars of which are more defined in the College's Tuition Policy).

- **Your attendance: clause 12.2.**

Your participation in and attendance at taught sessions and tutorials (whether that be face-to-face taught sessions and tutorials or online taught sessions and tutorials) is monitored by the College. Pursuant to the Student Support, Engagement, and Attendance Policy, you are expected to participate in and attend your taught sessions. If your attendance or presence online falls below 85%, this could result in disciplinary action being taken and result in your suspension or exclusion from your Programme and the College.

- **Disabilities: Clause 12.3.**

Clause 12.3 sets out the support that the College may be able to offer you if you have a disability or think that you may have a disability.

- **Enrolment: Clause 12.5**

Clause 12.5 sets out the conditions of enrolment and the repercussions of not enrolling by the deadline, supplying the required identity documents or paying your fees as specified in your Offer.

- **Other terms contained in other documents that you will be subject to: clause 4.**

Clause 4 sets out the key documents that make up the Contract between you and the College.

They are as follows: -

- These Terms and Conditions;
- Your Offer letter;
- The Course Summary Document;
- The College's Tuition Fees Policy;
- The College's Refunds and Compensation Policy;
- The College's Academic Governance Regulations and Standards Management;
- The College's Data Protection Policy;
- The College's Admissions Policy;
- The Student Charter;
- The College's Equality, Diversity and Inclusion Policy;
- The College's Prevent and Safeguarding Policy
- The College's Student Support, Engagement and Attendance Policy;
- The College's Student Code of Conduct;
- The College's Freedom of Speech Policy;
- The College's Freedom of Speech Complaints Procedure;
- The College's Policy on Sexual Misconduct, Harassment and Unacceptable Behaviours;
- The College's Personal Relationships Policy;
- The College's Student Non-Academic Policy and Procedure;
- The College's Academic (Misconduct) Policy and Procedure;
- The College's Academic Appeals Procedure, and
- The College's Student's Complaints Policy & Procedure.

1. Definitions and interpretation

We use some words repeatedly in this contract, which we intend to have certain meanings. Please read these carefully so you understand what we mean when we use them.

Definitions

Additional Costs means costs you may need to cover in addition to your Tuition Fees such as text books and university applications, which we refer to in clause 7;

Admissions Team means the College's admissions team who can be contacted on: info@intfoundationgroup.co.uk

Cancellation Period means the 14 calendar day statutory period for cancellation of this Contract referred to in clause 3;

Visa Letter means the Unconditional Confirmation of Acceptance for Studies statement for the student visa application which contains information about your course of study and your personal details;

Contract means this agreement between you and the College and the Key Documents listed in clause 4 as amended from time to time;

Deposit means the pre-payment towards Tuition Fees which you need to make to reserve your place at International Foundation Group as specified in your Offer letter and more particularised in the College's Tuition Policy;

Deferral means deferral of assessment. You can apply to defer an assessment or assessments in relation to your Programme but continue to exercise the rights, privileges and responsibilities of student registration, and can continue with studies (subject to any progression requirements);

Equipment means but is not limited to, computers, laptops, video equipment, camera equipment, sports equipment, books and DVDs;

Intellectual Property means all intellectual property rights including without limitation patents, registered designs, trademarks and service marks (whether registered or unregistered), copyright and related rights, design rights and any application for any of the foregoing in any part of the world, rights in and to software including source code, rights in and to confidential information and know-how, and database rights;

International Student Insurance (including Medical Insurance) means Insurance that covers international students against unforeseen costs incurred during their study abroad. Cover includes emergency medical assistance & emergency medical costs, protection in the event of cancellation or curtailment, cover for loss, theft of, or damage to baggage and personal money and cover for course fees. For IFG international students studying in the UK, Medical Insurance is compulsory. Cover for other events such as loss or theft of baggage is not compulsory but is strongly recommended.

Interruption means where you take an agreed break from your studies for a defined period. During that time, you will not attend the College or take assessments, but will have access to the College's online learning environment in order to maintain some contact with the College if you so wish;

Key Documents means the documents we refer to below in clause 4 We have included links so that you can read them in their current form;

Module means a standalone learning package with defined content learning outcomes and assessment task(s);

Offer means a conditional or unconditional offer of a place on an IFG Programme made to you in writing by IFG;

Programme means the collection of Modules leading to an academic award as referred to in your Offer letter, which you might refer to more colloquially as your course;

Registration means online or on campus enrolment or registration onto your Programme for each academic year of Your Programme;

Scholarship means a financial award usually given to a Student by the College and offered on the basis of a student's academic achievements, household income or recognition of the impact a student may achieve from undertaking a programme with IFG.

Statutory Cancellation Periods means the 14-day period referred to in clause 3;

Student(s) or **You** means a prospective student, applicant or individual who is registered with the College on an approved programme of study,

Terms and Conditions means the terms of your Contract with us and the conditions which apply to them as set out or referred to in this agreement;

Term means the two periods that make up the academic year;

Tuition Fee means the fees payable by, or on behalf of, you for tuition, which is set out in your Offer letter in exchange for us providing educational services to you. The Tuition Fee does not include Additional Costs or other Charges;

UCAS means the Universities and Colleges Admissions Service ("UCAS");

College/We/Our means Education Pathways Group Ltd, 1/24 Bessemer Place London SE10 0ND, trading as International Foundation Group (Company No. 10043114) at 11–13 Mandeville Place, London W1U 3AJ

Working Days means days, which are not bank holidays or other closed days as determined by the College;

Withdraw/withdrawal means leaving your Programme permanently;

2. Introduction – what this Contract covers and when it takes effect

2.1 This Contract governs the relationship between you and the College. It does not apply to, or create any rights or obligations in respect of, separate contractual arrangements you may enter into with third parties, such as accommodation providers. You will need to review and agree any terms relating to those separate arrangements independently.

2.2 By accepting your Offer, this Contract takes effect between you and us.

2.3 Your Offer may contain specific conditions and/or requirements for admission onto your Programme, such as evidence of your qualifications and English language requirements. If you fail to meet or fail to continue to meet any of these specific conditions or if you fail to give us reasonable evidence that you have met these conditions, we may end this Contract as set out in clause 10.

2.4 This Contract is made up of this document, the Key Documents referred to in clause 4 and any documents referred to in your Offer.

2.5 Nothing in this Contract affects your statutory rights as a consumer.

3. Your right to cancel during the Cancellation Period

3.1 You have the right to cancel your contract without giving any reason within 14 days from when the College receives your acceptance of Offer. This 14-day period is the Cancellation Period. For international students who require a Standard Visitor visa to study in the UK, once a deposit has been paid, a refund will only be considered

once the student has confirmed in writing that they have withdrawn their application to study or that they will not proceed with their visa application (if one is required).

3.2 To exercise the right to cancel, you must inform us of your decision by way of a clear written statement such as an email addressed to: info@intfoundationgroup.co.uk.

3.3 To meet the cancellation deadline, it is sufficient for you to send us your written cancellation before the Cancellation Period has expired.

3.4 If you withdraw from your Programme after the expiry of the Cancellation Period, you will be liable to pay a proportionate amount of Tuition Fees based on the period since starting your Programme and ending it.

4. Key Contract Documents

Your Contract with the College is comprised of the following documents:

- 4.1 These terms and conditions
- 4.2 Your Offer letter
- 4.3 Our Tuition Fees policy
- 4.4 Our Refunds and Compensation Policy
- 4.5 The relevant Course Summary Document
- 4.6 Our Student Complaints Policy & Procedures
- 4.7 Our Admissions Policy
- 4.8 The College's General Regulations and Procedures Affecting Students
- 4.9 The College's Academic Regulations
- 4.10 The College's Data Protection Policy
- 4.11 The Student Code of Conduct
- 4.12 Our Equality, Diversity and Inclusion Policy
- 4.13 Our College's Prevent and Safeguarding Policy
- 4.14 Our Student Support, Engagement and Attendance Policy
- 4.15 Our Student Code of Conduct
- 4.16 Our Freedom of Speech Policy
- 4.17 Our Freedom of Speech Complaints Procedure
- 4.18 Our Policy on Sexual Misconduct, Harassment and Unacceptable Behaviours
- 4.19 Our Personal Relationships Policy
- 4.20 Our Student Non-Academic Policy and Procedure;
- 4.21 Our (Academic) Misconduct Policy & Procedure
- 4.22 Our Academic Appeals Procedure

The documents referred to are the most recent version of those policies and can be found on our website - <https://www.intfoundationgroup.co.uk/ifg-policies-and-procedures/> They are subject to annual review and may be

updated from time to time. Any changes will usually come into effect at the start of the academic year immediately following the review. If any of the policies are changed, you will be promptly notified by the College.

5. Tuition Fees

5.1 Obligation to Pay

5.1.a You agree to pay, or arrange for payment of, your Tuition Fees to the College in accordance with this clause.

5.1.b Tuition Fees are payable each year for our obligations to you including delivery of the Programme.

5.1.c If a third party is paying your Tuition Fees, you will be liable if they do not pay.

5.2 How to Pay

5.2.a Students are required to pay their fees by bank transfer. The details are provided in your offer letter.

5.3 Payment due dates

5.2.a A deposit of a minimum of 35% is required towards tuition fees in order to reserve a place on the chosen programme. The deposit paid is credited towards your overall tuition fee.

5.2.b For programmes with a duration of three months or less, the outstanding balance of the tuition fees must be paid in full on or before enrolment.

5.2.c For programmes with a duration of more than three months, the remaining tuition fees must be paid in two equal instalments, due prior to the commencement of the first and second terms of study. The specific payment schedule applicable to the student will be set out in the offer letter.

5.4 Discounts

5.4.a Students who pay the full tuition fee before or at enrolment receive a 5% discount

5.5 Late or non-payment of Tuition Fees

5.5.a If You or any third party responsible for paying your Tuition Fees, do not pay by the fees by the date specified in your offer letter or as otherwise agreed in writing, the College may take one or more of the following actions. In this first instance, we will write to you requesting you make payment within 14 days and give you the opportunity to make any representations. If payment is not made by the revised deadline, the College may take one or more of the following actions:

5.5.a.i suspend your studies, which may include preventing your from enrolling on to the next stage of your Programme or from starting another programme;

5.5.a.ii restrict access to non-essential College services until the debt is resolved, Essential academic services needed to continue engaging with your Programme will only be restricted following reasonable notice and a fair process;

5.5.a.iii charge interest on the outstanding amount at a rate of 4% above the Bank of England base rate, calculated daily, until payment is received.

5.5.a.iv take legal action against you to recover the outstanding amount. If legal action is required you may need to pay court fees, interest, or reasonable costs incurred in recovering the debt;

5.5.a.v refer the debt to a debt collection agency. If this happens, the College may add an administrative charge to reflect the reasonable costs incurred by the College in using such an agency.

5.5.b If you owe Tuition Fees, the College may withhold your final certificate or any other academic award until the debt is settled.

5.5c If you owe Tuition Fees, the College may withhold the release of your formal assessment results. You will still be able to access any feedback necessary to support your learning or to submit an appeal.

5.5.d The College may decline to provide references, confirmation of awards or achievements, replacement transcripts or certificates, or verification of documents while Tuition Fee debts remain outstanding or where you have been excluded for non-payment.

6. Deposits

6.1 The amount of your Deposit will be notified to you in your offer letter.

6.2 Your place at IFG is not guaranteed until IFG has received the Deposit. If you pay your Deposit but then do not complete Registration, a refund of the Deposit (less a £100 administration charge) will only be considered where you provide written evidence that you will not be travelling to the UK to begin your Programme, or, if you are a visa-required national, that your **Standard Visitor visa application has been refused**.

6.3 The College reserves the right to withhold a refund of the Deposit if a visa application has been refused because false, misleading or fraudulent information or documents were submitted. Where UKVI indicates that documents may be fraudulent, it is the student's responsibility to provide evidence of their authenticity.

7. Additional Costs

7.1 Additional fees are not included in Tuition Fees. You will be responsible for paying any additional costs associated with your Programme, as set out in the course information on the College website and in the Course Summary Document. These may include, for example, textbooks, optional additional one-to-one tuition, and application fees for universities.

7.2 Some additional costs apply specifically to international students, as set out below.

7.2.a It is a condition of completing your booking with IFG that you have adequate medical insurance in place to cover any unforeseen medical emergencies and associated costs. It is also strongly recommended that you have travel insurance in place to cover other unforeseen events such as the theft of your belongings.

7.2.b International Student Insurance, arranged through Howden UK Brokers Limited, which includes Medical & Travel insurance will be made available to you as part of your booking. The insurance is provided by Howden, and the contract for insurance is between you and the insurer. Once your full first deposit has been paid and received, your policy will apply from the date you travel to the UK.

7.2.c If you have arranged alternative Medical Insurance for whilst you study with IFG, then you must provide evidence of this insurance and its suitability before you commence your course with IFG (you do not have to provide evidence of Travel Insurance).

8. Other Charges

8.1 You will be responsible for payment of any other Charges you may incur including late payment fees. These charges will be clearly stated on the College's website or in relevant policies. If you do not pay these charges when they fall due, the College may take reasonable steps to recover the debt, which may include taking legal action. Before doing so, the College will give you reasonable notice, explain what you need to do to resolve the issue, and consider any representations you make

9. Conditions of Offer

9.1 Your Offer may include specific conditions that you must meet before you can Register, such as academic requirements, English language requirements, providing original documentation, or meeting any programme-specific or professional requirements. Details of any such conditions will be set out in your Offer Letter.

9.2 You must inform the College as soon as possible if there are any changes to information you provided during the admissions process that may affect your eligibility to study with us. This includes notifying the College in writing if you receive a criminal conviction or if you no longer meet any conditions of your Offer.

9.3 If you choose to disclose a disability or health condition, the College will use this information to consider any support or reasonable adjustments. You are not required to disclose a disability, but the College may be unable to provide adjustments if you do not do so.

9.4 Failure to meet the conditions of your Offer or to comply with any programme-specific requirements may result in your Offer being withdrawn, you being unable to Register, or your enrolment being terminated.

10. Termination of this Contract

10.1 **Termination of the Contract by the College:** the College can terminate the Contract if you commit a material, serious or persistent breach of your obligations under this Contract and where it is reasonable for the College to do so. Before deciding to terminate the Contract, the College will consider the nature and seriousness of the breach, any mitigating circumstances, and whether any alternative action would be more appropriate. The College will give you reasonable notice of its intention to terminate and an opportunity to make representations, and will take those representations into account before making a decision..This may apply to the following circumstances:

10.1.a If any of the information you have provided about you is false or you failed to provide significant (in the reasonable view of the College) information about you;

10.1.b If you fail to pay your Tuition Fees or other required charges in accordance with the College's payment terms;

10.1.c If you are found to have committed academic misconduct

10.1.d If you behave in a way which breaches our disciplinary code

10.1.e If you breach any other requirements of your Programme that are essential for academic progression;

10.1.f If the College reasonably determines, following its Support Through Studies, that you are not able to engage safely or appropriately with your studies or the College community.

10.1.g where you no longer hold valid immigration permission that allows you to remain in the UK for the duration of your Programme, or where you breach the conditions of your immigration permission in a way that means you are no longer permitted to study.

10.1.h If your attendance record and/or online presence record falls below the minimum levels published in the College's Student Support, Engagement, and Attendance Policy and you have not responded to warning or support offered by the College.

10.1.i Where we lose the right for the purposes of relevant legislation or regulatory requirements to provide your Course to You;

10.1.j a Events outside our Control prevent us from providing your Course for longer than one term. .

10.2 How you can terminate this Contract:

10.2.a You can end the Contract and withdraw from your programme at any time by notifying us in writing via email to info@intfoundationgroup.co.uk. The Contract will end on our confirmed receipt of that notice.

10.2.b This is in addition to your statutory right to cancel the Contract during the Cancellation Period.

10.2.c After the cancellation period has ended, you will be liable for the full Tuition Fee for that term and any other outstanding amounts due to the College

10.2.e Before you cancel your contract, we suggest that you seek advice from our student support team on the impact on your studies and your options.

10.4 We will reimburse any overpayment of Tuition Fees as soon as we can and no later than 14 days after the day on which You informed us of your decision to cancel the Contract.

11. Our Obligations to you

11.1 The College is committed to providing you with a challenging learning experience to help you reach your full potential. To that end, the College will regularly review its teaching, learning and assessment strategy and associated activities in consultation with the student body.

11.2 The College will provide you with educational services for your Programme and will do so with reasonable care and skill.

11.3 The College will provide you with support through our dedicated student support teams. The support we can offer ranges from academic support to wellbeing and pastoral support

11.4 An ID card and IT credentials will be provided to you for access to learning resources and facilities for the duration of your Registration at the College.

12. Your obligations

The College requires you to comply with the terms of the Contract including the Key Documents. These obligations include:

12.1 Disciplinary rules

12.1.a As a student at the College you will be required to comply with the rules governing your conduct that are set out in full in the College's Student Code of Conduct.

12.1.b Please note that failure to comply with these regulations may result in formal disciplinary procedures being taken against you which could ultimately lead to an Interruption of your studies, suspension or expulsion or any other such reasonable action that the College may determine.

12.2 Academic Progression

12.2.a You are expected to attend and participate in all face-to-face and/or online taught sessions and tutorials and maintain at least an 85% attendance. Failure to do so may result in you being suspended or excluded from the College

12.2.b You are expected to pass your Modules in order to progress in your studies and achieve your intended award. Your registration with the College will be ended if you fail one or more modules and have used all your reassessment opportunities but are still unable to progress or achieve an award. You should, in all cases, check the latest regulations applicable to your registration.

12.2.c You are required to submit work and similar in your own words and to appropriately reference sourced materials and undertake any other form of assessment without recourse to external assessment services. An example of an external assessment service could include a third party who you may or may not pay to substantially amend and/or improve your work.

12.2.d The Student Code of Conduct sets out full details of what we consider bad academic practice and academic offences. These types of practice and these offences will result in formal action being taken by the College, the precise nature of which will depend on the particular offence.

12.3 Disabilities

12.3.1 Students with any disability, medical condition or physical or mental health need which may affect their studies, are encouraged to tell the College as soon as possible. This is so that we can take appropriate measures to help support you in your studies at IFG and ensure that these measures are in place as early as possible in your period of study.

12.3.2 You may not have sought or had support whilst in secondary education in relation to a disability, medical condition or physical or mental health need which may affect your studies. We strongly recommend you contact us in relation to the support that we could provide to you and/or signposting you to support from external bodies. We recommend you contact us for advice even if you are unsure about whether you would be eligible for support of this kind.

12.4 Use of ID cards and IT credentials

12.5.1 The ID card and IT credentials that you are issued with by the College once you have completed Registration are provided to you and for your use alone. Any misuse of your ID card and IT credentials could be deemed a disciplinary issue and will be dealt with under the College's Student Code of Conduct

12.5 Enrolment

12.5.1 To start your Programme, you are required to enrol within two weeks of programme start date as specified in Your Offer.

12.5.2 To enrol you must also be able to present the specific identity documents set out in your Offer.

12.5.3 To enrol you must pay the fees due as specified in your Offer.

12.5.4 Failure to comply with the enrolment conditions may result in your withdrawal from the programme

12.5.5 In this event your deposit will be returned less an administration fee of £100 .

13. Immigration And Visas

This clause 13 is relevant to International Students.

13.1 You are responsible for ensuring that you have the correct immigration permission to study in the UK for the duration of your Programme and for complying with any conditions attached to that permission.

13.2 If you require a Standard Visitor visa to study in the UK, you are responsible for making your own visa application and for providing any documents required by UKVI. The College will provide a course acceptance letter for this purpose once you have met all conditions of your Offer and paid your Deposit.

14. Changes to Programme content or closure of courses

14.1 Once You have accepted your Offer, whilst we will use all reasonable efforts to deliver your Programme as set out in the Contract, circumstances may arise where we are required to make changes to your Programme. Examples of such changes include changes to the content or structure of your programme, or to the location or method of teaching or assessment, or to the type of award. Examples of where changes may be made or required are (without limitation):-

a to make changes which are in students' overall interest due to developments in academic practice and standards;

.b to address any external examiner feedback received as part of their annual reports and/or results from our regular student feedback sessions;

14.changes as a result of a Programme or Module review in line with national, quality and regulatory conditions;

c staff changes – if key staff leave or are absent we may have to change our method or time of delivery or content;

14.3.f events requiring minor timetable changes;

14.3.h due to factors outside our reasonable control (see section 17), it may sometimes be necessary to vary the content of the Programme, modules or services as described in Programme Information. Factors outside our reasonable control include:

14.3.i acts of vandalism, terrorism or a security threat;

14.3. damage or interruption to buildings, facilities or equipment;

14.3.k severe weather conditions;

15.3.l the acts of any governmental or local authority;

14.3n Health and safety matters e.g. outbreak of a communicable disease, epidemic, pandemic.

15. Closure of Programmes

15.1 Once You have accepted your Offer, whilst we will use all reasonable efforts to deliver your Programme in accordance with the Student Contract, circumstances may arise where we are required to change your Programme. These are (without limitation):



15.1.a Where a key member of staff is no longer available (e.g. through illness or resignation) and suitable alternative teaching arrangements cannot be provided.

15.1.b where the numbers recruited to a Programme are so low that it is not possible to deliver an appropriate quality of education, in the reasonable view of the College, for Students registered on it;

16. How we will make such changes before enrolment

16.1 If the College needs to make a change that materially alters the nature, content or delivery of your Programme, the College will:

16.1.a notify you as soon as reasonably possible by email;

16.1.b explain the reasons for the change;

16.1.c offer you suitable alternatives where appropriate.

16.1.d give you the option to withdraw your application without any liability to us for tuition fees and issue you will of a full refund of any tuition fees paid;

16.2. If a change is proposed or has to be made as outlined in Sections 14 and 15 above, IFG will take all reasonable steps to minimise disruption to students (including where your Programme is closed and IFG are unable to complete the delivery of the programme). Using reasonable efforts and with your consent, we will transfer you to a new Programme for which you are qualified or transfer you to an alternative higher education provider.

16.3 In the case of minor changes as reasonably determined by us (for example changing a module title or minor variations to content), we will use reasonable efforts to keep such changes to a minimum and keep you appropriately informed, for example by email.

16.4 In the case of major changes as reasonably determined by us, such changes to Programme award title or changes to assessment type (e.g. changing from 100% coursework to exams or splitting assessments into coursework or removing mandatory modules), we will consult with students to seek their views on the proposals and any potential alternatives to minimise impact on students.

16.5. If you do not agree to the major change, the College will work with you to try to find a suitable alternative. If no alternative is agreed, you may terminate this Contract. Any refunds or compensation will be considered in accordance with the College's Refunds and Compensation Policy.

17. Events outside the College's control

17.1 The College will not be liable for any failure or delay in performing its obligations under this Contract where that failure or delay is caused by events outside the College's reasonable control. Such events may include, for example, natural disasters (a fire or flood), public health emergencies (such as a pandemic), terrorism or major security incidents, widespread transport disruption or major utility failures.

17.2 Where such events occur, the College will take reasonable steps to minimise disruption to your studies and, where possible, will seek to provide alternative arrangements to enable you to continue your Programme.

17.3 Any refunds or compensation that may be due will be considered in accordance with the College's Refunds and Compensation Policy.

17.4 If an event outside the College's control continues for longer than one term and the College is unable to deliver your Programme or a material part of it, the College will discuss the situation with you and seek to identify appropriate alternatives. If no suitable alternative can be agreed, you may terminate this Contract.

18. Intellectual Property

18.1 The College's current policy is as set out in the College's Intellectual Property (IP) Policy. This provides that, subject to certain exceptions including but not limited to those set out below, Students will own the Intellectual Property in any works created solely by the Student during their Programme of study at the College.

19. Complaints

19.1 The College recognises your right to raise issues of concern about the services provided by the College. The College's Student Complaints Procedure can be found at: [Student Complaints Procedure](#).

19.2 The College also has other routes of complaint/appeal applicable to this contract, which include:

- Admissions Complaints and Appeals Policy
- The Freedom of Speech Complaints Procedure
- The Policy on Sexual Misconduct, Harassment and Unacceptable Behaviours
- The Academic Appeals Procedure
- Rights of appeal under the Disciplinary Policy and Procedure (Non-Academic)
- Rights of appeal under the Academic (Misconduct) Policy and Procedure

20. Data Protection

20.1 The College will comply with the UK General Data Protection Regulation and the Data Protection Act 2018. Your Personal data held by IFG relating to you may be stored in paper and/or electronic form in accordance with the provisions of the Data Protection Act 2018, and will be used only for lawful purposes as described in the College's Data Management and Protection Policy

20.2 The College may share your personal data with third parties where this is necessary for the delivery of your Programme, for the operation of College services, or to comply with legal obligations. These third parties may include service providers acting on our behalf (such as IT, finance or insurance providers), regulators, and government bodies where required by law. The College will only share the minimum amount of personal data needed for the relevant purpose and will not sell your personal data to third parties. Further details about how and why we share personal data are set out in the College's Data Protection Policy.

21. Accommodation Services and contracts with third parties

21.1 Non-educational services provided by the College to you, for example residential accommodation, amount to separate and distinct contracts and are therefore subject to separate contractual terms.

22. Scholarships

22.1 IFG offers a number of merit and financial based part scholarships, which range from 10% to 50% of the total tuition fees. Scholarships are awarded at the discretion of the College and are subject to the conditions set out below.

22.2 Award Conditions

22.2.a Scholarships are awarded as a **partial fee reduction of between 10% and 50%** of the full tuition fee. The award is applied as a deduction from the tuition fees for the academic year in which the Student enrolls.

22.2.b To retain the scholarship for the duration of the academic year, the Student must:

- Enrol on the relevant programme and maintain **continuous registration**.
- Maintain **good conduct and attendance**, with no serious disciplinary findings or breaches of College regulations.

22.2.c Applicants must submit a completed scholarship application, including the required form and statement, by the requested deadline, in accordance with the College's Scholarships Policy.

23. Liability – what the College is responsible to you for and what the College is not

23.1 What the College is responsible to you for:

The College is responsible for loss or damage you suffer that is a foreseeable result of the College failing to comply with its obligations under this Contract, or as a result of the College's proven negligence. Loss or damage is foreseeable if it is an obvious consequence of the breach, or if it was contemplated by you and the College at the time this Contract was formed. The College is not responsible for loss or damage that is indirect, consequential, or not foreseeable.

23.2 What the College is not responsible to you for:

Except where the College has been proven negligent, the College is not responsible for:

- 23.2.a damage to or theft of vehicles and bicycles parked on College property;
- 23.2.b damage to or theft of computer equipment, mobile devices, or other personal belongings (including infection with a computer virus), whether owned by you or loaned to you by the College
- 23.2.c loss of opportunity, loss of income or profit, or any business-related losses
- 23.2.d loss arising from cyber fraud, unless caused by the College's proven negligence
- 23.2.e damage to or loss of personal items belonging to you.

23.3 Liability the College does not exclude:

- 23.3.a death or personal injury caused by proven negligence of the College or the negligence of College employees, agents or subcontractors;
- 23.3b fraud or fraudulent misrepresentation; or
- 23.3.c any other liability that cannot lawfully be excluded or limited

24. Third Party Rights

24.1 Only the College and you are parties to this Contract. No person other than a party to this Contract shall have any rights to enforce any term of this Contract.

25. Our ability to vary this Contract arises in the following circumstances

25.1 The College may make changes to this Contract only where the change is necessary, proportionate, and does not materially disadvantage you. Any change will be limited to what is strictly required in the circumstances.

25.2 The College may need to make changes to the Contract in the following circumstances:



25.2.a To comply with changes in the laws which affect the Contract, for example: -

25.2.a. changes to the Data Protection Legislation or other applicable laws;

25.2.b compliance with regulatory guidance

25.2.c To introduce updated administrative processes or improvements to services or facilities, provided these do not reduce the overall quality, availability, or value of your course or student experience.

25.2.d to make these terms and conditions clearer and/or more favourable to you; or

25.2.e to update or correct any mistake in the Key Documents.

25.3 The College will give you reasonable notice before the College makes these changes or, if that is not possible, the College will notify you as soon as possible after the changes have been made.

24. Law and jurisdiction

24.1 English Law governs the Contract between you and the College. You and the College both agree that the courts of England and Wales courts have exclusive jurisdiction over any disputes that may arise under this Contract.