



STUDENT HANDBOOK

2023-2024

Bangor University

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WELCOME TO BAHRAIN INSTITUTE OF BANKING AND FINANCE

Welcome to the Bangor Validated Programmes offered by Bahrain Institute of Banking and Finance (BIBF). This programme is one of the most prestigious business qualifications available in the Kingdom of Bahrain and we are very pleased to be associated with Bangor University in running this unique programme. The key component about the programme is the flexibility that it provides. If you wish, you can complete your BA/BSc Honours degree at Bangor University in Wales or at BIBF in Bahrain (available since September 2018). If you choose to go abroad you will have the opportunity to live in another country, meet different people from other parts of the world, and be educated by lecturers who are best in class. However, you don't have to go overseas. If you prefer, you can choose to complete three years in Bahrain at BIBF, obtain a Validated Diploma, and still become a valuable contributor to the financial sector. BIBF is an environment of serious learning where its state-of-the-art facilities offer the best possible aid in the learning process. In addition, the personal contact you have with our highly qualified and diverse faculty make studying here an impactful experience as they are always ready and willing to help with any difficulties you may encounter.

We look forward to working with you and helping to support your learning journey.



Dr. Ahmed A. Ghani Al Shaikh
CEO, The BIBF

*“Since its inception in 1981, BIBF has grown from 450 participants mainly from within the banking sector to **over 20,000 participants** largely within the financial services industry.”*

BAHRAIN INSTITUTE OF BANKING AND FINANCE

BIBF has an important role to play in supporting the financial sector of Bahrain. We continue to support all the financial institutions in Bahrain in the development of world class people for the sector. We do this by providing the highest quality of assessment, education, training, and development in the region and ensuring that we deliver internationally accredited courses and programmes.

Since its inception in 1981, BIBF has grown from 450 participants mainly from within the banking sector to over 20,000 participants largely within the financial services industry. BIBF delivers training and development solutions across all major business disciplines including Accounting and Finance; Banking; Insurance; Islamic Finance; Information Technology and Management and Leadership expertise. BIBF also has a major emphasis in Academic and Executive development.

BIBF has an international footprint having delivered programmes in Asia, Africa, Europe, and the wider Middle East, and educating over 50 different nationalities here in Bahrain. Our faculty is highly qualified and of diverse nationalities, which not only brings diversity in thinking but passion in enriching the participant experience.

BIBF offers a significant variety of programmes including well over 200 morning programmes (Open Courses); tailor made courses based on organisational needs (Customised Courses); specialised programmes taught by external market specialists (External programmes); and Professional qualifications / Degree programmes in partnership with leading international organisations.

Information regarding the range of partners and affiliations BIBF has, can be found at www.bibf.com

BANGOR UNIVERSITY

Bangor University (BU) was established in the late 19th century as one of the three constituent colleges of the University of Wales and now houses 10,000 students from around the world. The University has a long tradition of academic excellence that continues to this day. Over half of the departments assessed to date in the teaching quality assessments have achieved the top rating of 'excellent'. The University is ranked 15th in the Access elite group of universities and was ranked 8th in a nationwide survey of UK university students for the quality of its campus. In 2011, Bangor University was placed amongst the world's top 275 universities in the Times Higher Education World University rankings.

In the most recent Research Assessment Exercise (RAE), Accounting and Finance within the Business School has been rated as the best in the UK for the quality of research conducted by its staff. Students are attracted by our reputation for high quality and expertise, particularly in Banking and Financial Services in which Bangor is a leading European centre which houses one of the largest PhD schools of any business school in the UK.

Bangor University degrees are developed with academic rigour and practical/vocational relevance as twin objectives. The Bangor Business School is a multidisciplinary university school that spans Accounting, Banking, Business Studies, Economics, Finance, Management and Marketing. This means you have greater opportunities for choice.

Bangor is in a breathtaking landscape with panoramic views and is rich with history, culture and charm. The location is probably one of the most beautiful university settings in the whole of the UK – situated between the Snowdonia Mountains and the Menai Straits.

Bangor is very much a university city. The cost of living is lower than in most UK cities. Also, worth bearing in mind is the fact that compared to many other university cities, Bangor is also considered to be a safe place. If you love sport and the great outdoors, then get ready for Bangor. Paragliding, Surfing, Kayaking, fell running, Dinghy sailing, and Rock Climbing are just some of the activities available as well as team sports such as rugby, hockey, and football.

Bangor is easily accessible by road, air, and sea, only 90 minutes away from Manchester Airport. Regular trains and coach services run to Bangor from London, Birmingham, Liverpool, and Manchester.

The contact details of the Bangor University are as below:

Bangor Business School

College of Business, Social Sciences and Law

Bangor University

Gwynedd LL572DG

Tel: +44(0)1248-382277

Fax: +44(0)1248-383228

Email: bbs-enquiries@bangor.ac.uk

GENERAL INFO.

This handbook along with BIBF handbook must be studied and understood very well and all rules must be taken very seriously. These are issued to all students admitted to Bangor University Validated Diploma programme at BIBF.

Your courses per semester are fixed, except in the 2nd year where you have a choice of electives. You have one week at the start of each semester to make a final choice of your elective courses.

Every effort will be made to satisfy your first choice of courses; however, some restrictions may apply where:

- a. There is insufficient number of students on a course.
- b. Timetable constraints

Course lecturers will give detailed information (Module Specification and Lesson Plan) in the first lecture of each course. They will also provide a list of reading material, and information about coursework, assessments, and examinations.

You should also regularly look at the notice board in the reception area of the Centre for Academic Studies for further details about the programme.

BIBF has a very dynamic and user-friendly website: www.bibf.com. There you can find important information about your faculty and courses. You can download brochures, course catalogues, course calendars, application and registration forms etc. Here you also have the access to many of the other important documents like Student Charter, Student Handbook and BIBF Codes of Malpractice, Appeals and Students Complaints etc.

MAIN CONTACT DETAILS

Name	Extension	Email
BIBF Main Reception	5555	cs@bibf.com
Dr Haifa Khalaf Head of Academic Centre	5588	halmeer@bibf.com
Farooq Abdulqader Registrar	5581	farooq@bibf.com
Rammi Mokha Quality Assurance Manager	6321	rmokha@bibf.com
Ahmed Abdulmoeen Bastaki Manager	6337	abastaki@bibf.com
Noor Saleh Alzekri Manager	5517	nalzekri@bibf.com
Ayah Mohammed Othman Assistant Manager - UoL	6316	aothman@bibf.com
Reema Mohammed Shah Senior Officer - IFP	5503	rshah@bibf.com
Alya Fadhel AlQassab Senior Officer - BU	6312	aalqassab@bibf.com
Latifa Abdulaziz Janahi Officer - BU	6341	ljanahi@bibf.com
Rawan Samer Alarayedh Officer	6347	ralarayedh@bibf.com
Noor Mansoor Darwish Officer	6376	ndarwish@bibf.com

STUDENT CALENDAR

Bangor University Programme Academic Calendar Academic Year 2023 - 2024

Activity		Date
Registration	Registration	
	Late Registration (+BHD 30)	
	No Registrations will be accepted after	
	First Instalment Deadline	Upon Registration
	Second Instalment Deadline (+BHD 30)	TBA
Calendar	Student Induction	
	First Day of Classes	
	Prophet's Birthday Holiday*	
	Reading Week	
	National Day Holiday	
	Last Day of Classes	
	New Year's Holiday	
	Semester I Final Exams	
	Semester I Make Up Exams	
	Releasing of Results*	
	Semester I Resit Exams	
	Appeal Period	2 weeks after the release of the provisional grades
Mitigating Circumstances	Deadline for submitting the MC forms will be based on the attendance policy as per the student's handbook.	

COURSE OF STUDY

Diploma Programme:

Students who are joining Diploma programme are conditioned to have successfully completed the International Foundation Programme or have acquired IELTS (UK VI) score of 6 or an equivalent such as A-Levels: 3 subjects (BCC to BBC)) or Full International Baccalaureate Diploma (IBD) 24 IB points and above, include score of 5 (SL) for English or BTEC National/Extended Diploma and Cambridge Technical Extended Diploma: MMP – DDM or CBSE - 65% in all Central and State Boards (except Punjab State Board) to include a score an English score of 70% or 85% from Punjab State Board (or equivalent in Diploma in Engineering/Technology subject).

Bachelor Programme:

Students who completed two years of study in the Validated Diploma Programme and passed all the courses with a total of 240 credits will qualify and may proceed for a third year of study at the Bangor University for the Honours degree of BA/BSc in Banking and Finance or Business Studies and Finance or Accounting and Finance or may continue the third year of study at BIBF for the Honours degree of BSc in Banking and Finance or Accounting and Finance (BSc final year in BIBF option is available since September 2018).

Students who are opting to proceed to the final year (third year) of the programme at the Bangor University should notify the Administrative Officer at the BIBF at the beginning of the year of his/her intention of going to Bangor for this purpose. This is required to facilitate the registration process and arrange for accommodation.

PROGRAMME STRUCTURE

Under the Bangor University validated programme, the following three diplomas' streams are offered:

1. Banking and Finance
2. Accounting and Finance
3. Islamic Finance

After the completion of the diploma programme the students will have the choice either to go to the UK or continue their final year here at the BIBF.

The following two options will be available in Bahrain:

1. BSc Accounting & Finance
2. BSc Banking & Finance

DIPHE ACCOUNTING AND FINANCE STUDY PLAN

YEAR 1

Code	Semester I	Code	Semester II
ABI1101	Introductory Financial Accounting	ACC1103	Financial Markets & Institutions
BIF1701	Quantitative Methods I	ACC1104	Introductory Management Accounting
ABI1102	Money & Macro Economics	ACC1105	Audit and Assurance I
ABI1501	Principles of Management	ACC1106	Accounting Information Systems I

YEAR 2

Code	Semester I	Code	Semester II
ACC2107	International Financial Accounting & Reporting	ACC2109	Business and Professional Ethics
ACC2108	Management Accounting & Control	ACC2110	Financial Statement Analysis I
ACC2201	Business and Commercial Law	ACC2111	Accounting Information Systems II
ABI2101	Corporate Finance		Optional

OPTIONAL SUBJECTS YEAR 2

Semester I	Code	Semester II
N/A	ACC2112	Audit and Assurance II
N/A	BIF2502	Management and Organization

DIPHE BANKING AND FINANCE STUDY PLAN

YEAR 1

Code	Semester I	Code	Semester II
ABI1101	Introductory Financial Accounting	BIF1102	Financial Reporting & Analysis
BIF1701	Quantitative Methods I	BAK1702	Quantitative Methods II
ABI1501	Principles of Management	BIF1401	Managing Information
ABI1102	Money and Macro Macroeconomics	BAK1303	Managerial Economics

YEAR 2

Code	Semester I	Code	Semester II
ABI2101	Corporate Finance	BAK2103	Banking Law
BAK2603	Principles of Marketing	BAK2102	Risk Analysis
BAK2101	Bank Lending	BIF2502	Management and Organization
	Optional		Optional

OPTIONAL SUBJECTS YEAR 2

Code	Semester I	Code	Semester II
ISF2203	Islamic Commercial Banking	ISF2204	Islamic Investment Banking
ISF2208	Accounting, Auditing & Governance for Islamic Financial Institutions	ACC2109	Business and Professional Ethics

DIPHE ISLAMIC FINANCE STUDY PLAN

YEAR 1

Code	Semester I	Code	Semester II
ABI1101	Introductory Financial Accounting	BIF1102	Financial Reporting and Analysis
BIF1701	Quantitative Methods I	ISF1201	Islamic Commercial Jurisprudence
ABI1501	Principles of Management	BIF1401	Managing Information
ABI1102	Money & Macro Economics	ISF1202	Islamic Economic Thought

YEAR 2

Code	Semester I	Code	Semester II
ABI2101	Corporate Finance	ISF2204	Islamic Investment Banking
ISF2208	Accounting, Auditing & Governance for Islamic Financial Institutions	BIF2502	Management and Organization
ISF2203	Islamic Commercial Banking	ISF2207	Banking Business and Trust Law
	Optional		Optional

OPTIONAL SUBJECTS YEAR 2

Code	Semester I	Code	Semester II
BAK2101	Bank Lending	BAK2102	Risk Analysis
BAK2603	Principles of Marketing	ACC2109	Business and Professional Ethics

BSC PROGRAMMES (FINAL YEAR IN BAHRAIN) STUDY PLANS

BSc ACCOUNTING AND FINANCE STUDY PLAN

Code	Semester I	Code	Semester II
ACC3103	Financial Accounting	ABF3105	Advanced Corporate Finance
ACC3104	Financial Statement Analysis II	ACC3106	Advanced Accounting Theory and Practice
ACC3101	Taxation	ACC3107	Advanced Audit
ACC3102	Company Law for Business		

BSc BANKING AND FINANCE STUDY PLAN

Code	Semester I	Code	Semester II
BAK3108	Advanced Investment Theory & Practice	ABF3105	Advanced Corporate Finance
BAK3109	Investment & Investment Banking	BAK3112	Comparative Banking
BAK3110	International Banking	BAK3113	Econometrics
BAK3111	Money & Banking		

HEC COMPULSORY MODULES

Arabic Language for Business
Human Rights
Modern History of Bahrain

Non-Bahraini passport holders will be exempted from the Arabic Language for Business module and will be registered in the Critical Reading module instead

STUDENT GUIDELINES

Transfer Students

Where an applicant wishes to claim exemptions from any subject on the basis of prior learning, or transfer from another degree-level programme, the Accreditation of Prior Learning (APL) application form must also be completed at least two weeks prior to the semester start date and the APL fee of BD 50 paid in addition to the programme form and fee.

Fee Structure

A non-refundable BD 30/- application fee.

New Fees starting 2024-2025 intake, onwards:

A one-off Registration payment at the time of registration BHD 100/-

The Tuition fee per semester for Year 1 and Year 2 is BD 2,500/- (BD 625 per course).
(Excluding Books and Lab Fees)

The Tuition fee per semester for Year 3 is BD 3,000/-
(Excluding Books and Lab Fees)

In case of drop out from the programme, 50% of the fee will be refunded at a maximum of the first two weeks of the start of the semester. Thereafter, no refund will be made. Refund claims will not be accepted without presenting the original receipt.

In case of temporary withdrawing from the course due to medical, family or work reasons, no refund will be made. However, subject to the approval, students can join the programme later to continue their study. Student must inform the Admin Officer in writing whether he/she is withdrawing from the programme temporarily or permanently. Please note that in this case they have to pay the latest fee applicable at that time. And also, if there is any change in course structure during this break, they have to study the latest one. It is not the responsibility of BIBF to offer the previous course structure. For more information, please contact the Business Development Assistant Manager.

A non-refundable BD 25/- (per subject) fee will be charged for re-sit exam and review/appeal requests for exams.

These fees apply to the academic year 2023-2024. BIBF reserves the right to change the fee structure without notice.

Assessment

Students' achievement in general in each subject taken will be assessed on the following bases. However, coursework weight distribution may vary within different modules and students' achievement in each subject will be assessed as mentioned in the module specifications.

Assessment	
Coursework	40%
End of Semester	60%
Total	100%

The overall pass mark in any one subject is 40%

All marks/grades are provisional subject to the approval by the examination board. All assessment shall be conducted in the English language.

The following evaluation scale will be used to classify the performance of the student at the end of the programme:

For the Diploma:

Overall Average Mark	Degree Class
70% and over	Distinction
60% – 69%	Merit
40% – 59%	Pass
0% – 39%	Fail

For Bachelor's Degree (Honours):

Overall Percentage Mark	Degree Class
70% and over	First Class Honours Degree - I
60% – 69%	Upper Second Class Honours Degree – II
50% – 59%	Lower Second Class Honours Degree – II
40% – 49%	Third Class Honours Degree - III
0% – 39%	Fail

*To calculate the averages referred above, all decimal marks are rounded to the nearest integer (e.g., 69.5% is rounded to 70% and 69.4% rounded to 69%).

Coursework

There will be mandatory coursework or assessment for each of the outlined modules listed above. These would carry varying percentages of your overall result weightage per module.

End of Semester Examinations

There will be mandatory End of Semester Examinations carried out by the end of the semester, which will carry varying percentages of your overall result weightage per module. The dates of the Final Exams have been already set (refer to the student calendar *Pg.10*).

Submission of Assignment

All assignments must be submitted electronically or as instructed by the course lecturer. The electronic copy must be submitted through the 'Turnitin' software on the web. To access Turnitin, contact the relevant course lecturer for course ID and password. The time and date on which you submit the assignment electronically will be recorded automatically, and this process will provide us with confirmation that you have submitted in compliance with the assignment deadline. If you do not submit your assignment before the assignment deadline, you will be deemed to have missed the deadline. Please note that Turnitin contains plagiarism detection software, which is available to the course lecturer. We reserve the right to use this software on all submitted assignments.

All assignments must be submitted on time (to be considered evaluation from full marks). Late submission will be penalized: **10% deduction** of marks for work submitted within the following **3 days** and a grade of **zero for any assignment that is submitted later than that without an approved/legitimate reason.**

Return of Marked Work

BIBF's policy is that marked work will normally be returned with written comments within three working weeks of the submission date. If you don't receive marked work within three weeks, you are entitled to notify to the Academic Programme Manager or Head of the Academic and Executive Centre directly or via your representative on the Student Council.

Moderator

Moderator appointed by the Bangor University acts as a liaison between Bangor University and BIBF.

External Examiners

BIBF adopted a system of external assessment which verifies the system of examinations and assessment carried out by the Institute. The external examiners are appointed by Bangor University.

Results of Examination

Official results will be released after the approval of the exam boards. Students will be notified of their results through email at the end of each semester.

Change of Diploma Stream

Students are allowed to change the diploma stream and will be given credits according to the courses and levels completed. Applications for change of diploma stream will be considered on a case-to-case basis. All transfer requests must be made at least two weeks before the semester starts.

Appeal/Review

The BIBF has formal procedures for appealing. If you have concern about the marks, first discuss with your course lecturer who assessed you. If you remain concerned, you should discuss the matter with the Student Affairs Coordinator who will advise you about the next step. All appeals must be submitted in writing (fill in the Appeal/Review Form), with a fee of BD 25 (per module), to the Student Affairs Coordinator no later than 10 working days after the date of publication of the results. The onus is on you to provide evidence to establish valid grounds for the appeal. It should be noted that students cannot appeal against the academic judgment of the examiner. For details on ‘grounds for appeal’, read Appeal/Review Form.

Appeal Form: [Appeal Form - BIBF - Bahrain Institute of Banking and Finance](#)

BIBF’s QA Code of Practice– CH05-02-02 Malpractice, Appeals and Complaints describes the procedure for the hearings of appeals.

Mitigating Circumstances

Students who do not fulfil a requirement of their course, for example by missing a final examination, with an appropriate extenuating circumstance and with supporting documentation, may request a claim for Mitigating Circumstances in writing to the Student Affairs Coordinator, using the Mitigating Circumstances Claim Form.

If approved, student will be allowed to sit for the missed exam as a first attempt in the following semester or at the next available opportunity.

If a student missed the main final examination without being able to provide supporting documentation to be attached with the mitigating circumstances claim, then the student will be allowed one re-sit attempt (subject to exam board approval). The re-sit exam marks will be capped at the minimum pass mark except for students with an accepted mitigating circumstances claim.

Remember it is important to discuss your application with the Student Affairs Coordinator before submitting it. Please note that he/she cannot make the decision and can only give some advice.

Final Exams and Assignments

- Mitigating Circumstances must be formally reported to Student Affairs Coordinator by filling in the Mitigation Circumstances Form within 3 working days from the exam/assignment date, which has been affected.
- It is the student's responsibility to properly fill out the 'Mitigating Circumstances Form' and provide the original evidence, such as medical certificate, police report or official death certificate of the close relative etc.
- Only serious personal illness or problem with original evidence will be considered for Mitigating Circumstances claims.
- Mitigating Circumstances claims must be provided with a medical report.
- Only one MC claim is accepted per assessment.

What is considered acceptable and what is not?

Accepted:

Sudden Serious Illness/Hospitalization

Evidence Required for Attendance: A sick leave note from one of the approved medical centers on the day of your absence is considered sufficient for documentation purposes. *Kindly review the list of approved medical hospitals from which we accept in page 4.*

Evidence Required for Assessment: a sick leave certificate as well as a comprehensive medical report from a doctor. The medical report should clearly outline the illness or reason for hospitalization on the specific date of the missed assessment. Both documents are required to support your request for an excused absence.

Serious Accident

Evidence Required for Attendance and Assessment: To provide sufficient documentation for an absence related to an accident, please submit an official traffic police report. Please note that a picture of the accident alone will not be considered sufficient. Additionally, ensure that the report is dated on the same day as the absence to validate its relevance to your situation.

Death of Close Family Relative

Evidence Required for Attendance and Assessment: In addition to attaching the death certificate, kindly provide a description of the person's relationship to you. Please note that for the

request to be considered valid, the deceased individual must be an immediate family member. This information will assist us in understanding the context of your request and enable us to assess the situation appropriately.

Rejected:

Traffic Rush

Ensuring that you arrive on time is your responsibility. The grace period of 15 minutes applies exclusively to 8:00 AM classes only. For all other classes, it is expected that you be present in the classroom promptly at the designated start time. Furthermore, it is expected that you be present in the exam hall on time for all your assessments.

Paid employment

All BIBF's programmes are classified as full-time, which means that work or any other form of employment cannot be considered an acceptable reason for missing a class or assessment. Additionally, we are unable to accommodate class or assessment scheduling based on individual work schedules.

Family Holiday/Travel/Event

Traveling for leisure purposes is not an accepted reason for an excused absence, and no documentation, including tickets or travel arrangements, will be accepted, or deemed valid evidence. Furthermore, attending weddings or any other events is not considered an acceptable reason for missing any class or assessment.

Visiting Family in the Hospital

Visiting or accommodating family members will not be considered as an acceptable reason for an absence.

Having an Exam for Another Programme

This policy also applies to external exams such as the IELTS exam, driver's license test, or any other exams that are not part of the BIBF Programme.

VISA Interview

Even if the timing of a visa interview clashes with your class schedule, please note that visa interviews will still not be considered as an acceptable reason for absence.

Computer Related Problems and Corrupted Files/Wrong File/Submission Assignment via Email

Failure to meet the deadline due to uploading the wrong file or submitting a corrupted file will not be accepted as an excuse. It is essential that all assignments are submitted exclusively through Turnitin on MyClass. Any other form of submission will be deemed unacceptable.

Not aware about exam timetable etc.

It is the responsibility of all students to be aware of their exam date and time and to arrive at the exam hall punctually. Not being aware or forgetting the exam schedule will not be considered an acceptable reason for missing any assessment.

Submission Deadline

All claims must be submitted within 3 working days from the date of the missed final exam/tests. No MC applications will be accepted if submitted after the deadline.

Note: In the case of submitting claims relevant to missing classes and maintaining 75% attendance, students must submit the claim the following day of attending classes. No Mitigating Circumstance applications will be accepted if submitted after the deadline. A maximum of 10% of sessions with mitigating circumstances claims will be accepted per course.

Supporting Documentation

It is the student's responsibility to properly fill out the Mitigating Circumstances Form and formally report to the Administrative Officer along with original supporting evidence.

All evidence such as medical certificate, police report or official death certificate of the close relative etc. must be official documents which have been signed and stamped as appropriate.

If the Mitigating Circumstance is related to illness, then students must ensure submitting supporting evidence from the list of approved Medical Centres mentioned below only:

1. Middle East Medical Center (Hidd)
2. Al Kindi Medical Center
3. Dream Ream Medical Center
4. DKH Medical Center
5. First Med Medical Center
6. Middle East Hospital
7. International Medical Center
8. Al Resala Medical Center
9. Bahrain Specialist Hospital
10. American Medical Center
11. Royal Bahrain Hospital
12. Al Kindi Hospital
13. Bahrain Medical Center

14. Dar Al Hayat Medical Center
15. Al Hilal Medical Center- Riffa
16. Health Zone Medical Center
17. Dan Medical Center
18. Ibn Al-Nafees Hospital
19. American Mission Hospital
20. Middle East Medical Center
21. Aster Medical Center
22. Al Rayan Medical Center
23. Al Amal Hospital
24. Al Dossary Medical Centre
25. Aster Medical Center - Sanad
26. Bahrain Specialist Hospital Clinics
27. Dar Alshifa Medical Center
28. Shefaa Al Gazera Medical Center
29. Kims Bahrain Medical Center – um alhasam
30. Linnas Medical Center
31. RBH Medical Center
32. Al Hilal Multi Specialty Medical Center/ Salmabad
33. Al Hilal Multi Specialty Medical Center -Manama
34. Al Salam Specialist Hospital
35. KIMS Bahrain Medical Center - Muharraq
36. Tulip Medical Center
37. Public Health Centres

Attendance and Punctuality

- BIBF takes attendance and Punctuality very seriously and expects students to attend classes regularly and to arrive punctually.
- If students miss classes, this will create problems for them, for their fellow students and for the lecturer as when the student does attend, they will not be able to participate fully. Late arrival to class is disruptive and disrespectful to others in the class.
- BIBF's attendance policy states that any student with less than the 75% required minimum attendance in a course will not be eligible to sit the examination for that course.

- Please remember that any student arriving more than 15 minutes after the start of a class will be marked as absent.
- If students feel that they have good reason for non-attendance or lateness, they **must set out the reasons on a Mitigating Circumstances Form and submit it the first day they return to the classes with evidence** to the Student Affairs Coordinator; so that the Mitigating Panel can consider and decide whether the reason is acceptable.
- A maximum of 10% of sessions with mitigating circumstances claims will be accepted per course.
- Where appropriate this information will be shared with the corporate or private sponsor. You must also attend seminars, workshops, and other prescribed activities for the course.
- Students will receive warnings based on their total number of absences. It is crucial to keep track of your absences to avoid potential withdrawal. Furthermore, the level of warning issued will vary based on the total number of sessions scheduled for your class. Please refer to the information provided below:

24 Sessions Class	
Warning Level	Number of Absence
First Warning	2 sessions
Final Warning	3 sessions
Declaration	4 sessions
Withdrawal	5 sessions

12 Sessions Class	
Warning Level	Number of Absence
First Warning	N/A
Final Warning	1 session
Declaration	2 sessions
Withdrawal	3 sessions

7 Sessions Class	
Warning Level	Number of Absence
First Warning	N/A
Final Warning	N/A
Declaration	1 session
Withdrawal	2 sessions

6 Sessions Class	
Warning Level	Number of Absence
First Warning	N/A
Final Warning	N/A
Declaration	1 session
Withdrawal	2 sessions

Laptop Requirement

Students of BIBF are required to carry their laptops when attending all classes until instructed otherwise.

Official Communication Methods

It is important to note that the Centre's main mode of communication will be through the student email created, which can be recognized as "STU-000*****@edu.bibf.com". Another mode of official

communication will be via SMS/Phone call on the student or sponsor's telephone number provided.

The student email will be used for communicating the following:

- Cancellation of Lectures,
- Student Attendance Warnings,
- Official University Updates,
- Student Inquiries and Requests,
- Student Grades.

Therefore, it is very important for you to have your latest phone numbers and information with us.

Using BIBF Classes After Formal Sessions

Students who would like to use the BIBF classrooms for study purposes after or before their lecturer hours will need to contact:

- Reema Shah, Senior Officer (rshah@bibf.com)
- Alya Fadhel AlQassab, Senior Officer (aalqassab@bibf.com)
- Latifa Abdulaziz Janahi, Officer (ljanahi@bibf.com)

ADMISSION, ENROLMENT, PROGRESSION AND ASSESSMENT RULES

Admission Requirement

Accepting students to the BIBF Academic Undergraduate programmes is determined based on their high school graduation documents. Students with a high school diploma certificate would be admitted to the BIBF International Foundation Programme. The successful completion of the IFP programme (passing all modules) acquiring an IELTS UK VI (6.0) would allow such students to progress to the Diploma programmes. However, students with higher level high school certifications such as (Full IB, 3 A-Levels, BTEC or CBSE) of a given score could be exempted from the IFP and admitted to the programme as direct entry. Additionally, students completing the Foundation programme at a different university may be able to transfer credits and allowed an exemption from the IFP (subject to the approval of Bangor University and BIBF's QA). Students are required to successfully pass all the diploma courses at the BIBF with a total of 240 credits to progress to the final year to complete their BSc.

Bachelor Programme:

Students who completed two years of study in the Validated Diploma Programme and passed all the courses with a total of 240 credits will qualify and may proceed for a third year of study at the Bangor University for the Honours degree of BA/BSc in Accounting and Finance or may continue the third year of study at BIBF for the Honours degree of BA/BSc in Accounting and Finance.

Students who are opting to proceed to the final year (third year) of the programme at the Bangor University should notify the Administrative Officer at the BIBF no later than February of each year of his/her intention of going to Bangor for this purpose. This is required in order to facilitate the registration process and arrange for accommodation.

Summary of Hours and Credits

Duration	2 years
Semesters	4
Length of semester	14 weeks
Hours per subject per week	4 hours
Credits per subject	15 credits
Total No of Credits per year (8 subjects x 15 credits)	120 credits
Total No of Credits per diploma (16 subjects x 15)	240 credits

Progression Rules

1. Progression rules apply between levels and not between semesters.
2. Students will be barred from registering for any module unless they have passed its prerequisite(s).
3. Students can carry maximum of 30 fail credits (2 modules) of Level 4 compulsory subjects to level 5 if overall marks in each of these modules are between 30%-39%.
4. Resits of the level 4 fail modules (as in point 3) can be taken in level 5 and must be passed.
5. The maximum mark awarded after reassessment in a failed module will be capped at the minimum pass mark (40%) for the module, after adding the coursework marks.
6. Students with more than 30 credits of failed compulsory modules, once all re-sit opportunities in the current year have been exhausted, will be required to pass the failed modules before progressing to the next level.

Re-sit and Make-up Guidelines

1. The overall pass mark for **Bangor University is 40%**
2. The maximum mark awarded after a re-sit (coursework or final) in a failed module will be capped at the minimum pass mark for the module.
3. There will be a total of **five assessment periods** per year, as follows:
 - a) **Coursework assessments** will take place during the Mid-Term Break.

- b) *Coursework make-up/re-sit assessments* will be arranged by the lecturer.
 - c) *Final exams* will be conducted after the completion of the semester.
 - d) *Final exam make-ups* will be scheduled after the Final exam period has concluded.
 - e) *Final exam re-sits* will be held after the release of grades.
4. Students who are absent, or failed to submit an assessment, and of which their mitigating circumstance request is rejected, or they did not submit a request, will be considered to have used an attempt and will **receive a mark of zero**.
 5. **Each student will be permitted to make up only one assessment per module. Consequently, it is important to note that submitting a mitigating circumstance form will only allow a student to make up either a test, assignment, or final exam, but not more than one of these assessments.**

Coursework Assessments

Approved Mitigating Circumstances

1. Students who have been granted approved mitigating circumstances will be provided with an assessment opportunity (make-up), which will be organized by the lecturer during the *Coursework make-up/re-sit assessments* period.
2. If you have an **approved mitigating circumstance** because you missed a coursework assessment, **you will only be provided with one last opportunity to attempt the assessment**.
 - a. If you fail this opportunity, you will not be granted any further chances to re-sit the assessment. It is important to note that mitigating circumstances, in the case of coursework assessments will only prevent your overall grade from being capped at a pass mark.

Failed or Rejected Mitigating Circumstances

1. Students who have failed an assessment or received a rejected mitigating circumstances will be provided with one last opportunity (re-sit), which will be organized by the lecturer during the *Coursework make-up/re-sit assessments* period.
 - a. If you fail the opportunity, you will not be granted any further chances to re-sit the assessment.
2. Please be aware that if you opt to take the opportunity, your overall grade will be capped to a pass mark.

Final Assessments

Approved Mitigating Circumstances

1. Students who have been granted approved mitigating circumstances will be provided with a make-up exam opportunity, which will be organized during the *Final exam make-up* period.
 - a. If you have an approved mitigating circumstance because you missed a final assessment, your make-up will be considered as your first attempt.

- b. In the event of failing your first attempt, you will be provided with an opportunity to re-sit the exam during the **Final exam re-sit** period, and your overall grade will be capped to a pass mark.

Rejected Mitigating Circumstances

1. Students who have a rejected mitigating circumstances will be provided with one last opportunity to re-sit the final examination during the **Final exam re-sit** period.
2. Students who re-sit a final assessment due to a rejected mitigating circumstances will have their overall module mark capped at the minimum pass mark.
 - a. In the event of failing the re-sit attempt, you will not be provided with another opportunity.

Failed

1. Students who have failed their **overall module grade** after attempting either the **Final exam** or **Final exam make-up** will be provided with one last opportunity to re-sit the final examination during the **Final exam re-sit** period.
2. Students who re-sit a final assessment due to a failed mark will have their overall module mark capped at the minimum pass mark.
 - a. In the event of failing the re-sit attempt, you will not be provided with another opportunity.

Overall Grade

1. Even if the individual assessments result is a fail, you will still be able to progress if your overall grade is a pass.
2. If the overall grade is a fail, you will not be eligible to progress from the module, and consequently, will need to re-enroll in the module.
 - a. Where a student re-enrolls the module, s/he will forfeit any unused assessment attempts associated with the first registration and will be liable for the normal module fee.
 - b. A student who has re-enrolled twice for a module in the programme and failed to achieve a pass mark after exhausting all re-sit attempts, will normally be excluded from further re-enrolment.
 - c. A student who re-enrols for the programme will acquire the same re-sit opportunities as at initial enrolment.
3. All decisions related to progression and assessments are subject to the exam board approval.

How to identify the weight and breakdown of your assessments?

The grade release email you received includes a PDF attachment that provides a detailed breakdown of your grades.

How to identify if you are eligible for a re-sit?

The grade release email you received includes a PDF attachment that provides a detailed breakdown of your grades.

1. To be eligible for the re-sit, you must have failed your overall grade, **including** the final exam.
2. If your final exam is a pass but you have failed any of your coursework, such as assignments or mid-terms, you are not eligible to re-sit the final exam.

If you have **failed overall grade** due to failing your coursework, but you passed your final exam, you will be required to retake the module.

How to identify whether the final exam re-sit will help you pass?

Opting for the re-sit will limit your maximum grade for the Final Exam to a passing score. Let's say, for instance, you have a re-sit for Principles of Marketing due to failing the **overall** and **final exam**. Since the Final Exam holds a weight of 60% in the overall grade for Principles of Marketing, your highest achievable score in the Final Exam Re-sit would be 24%.

Please ensure that you will be able to pass by combining your final exam re-sit grade (which is just the pass grade) with your coursework, such as assignments and tests. If you have obtained very low scores in your coursework, there's a chance that you won't be able to pass solely through the final exam re-sit. In such cases, **you will be required to retake the module**.

How to register for the re-sit?

Please make sure to register for the re-sit and note that there is a payment of BHD25 per module. Upon selecting the modules, you need to re-sit, you will be directed to the payment page.

The re-sit registration link: [Re-sit Exams Registration - BIBF Academics Degree](#)

Programme Award Rules

1. Students must achieve a minimum pass mark and gain 120 credits (all 8 modules) at each level (Year 1 and Year 2), a total of 240 credits.
2. All modules must be passed. Students are not permitted to substitute elective credits for compulsory credits.
3. The maximum duration for the programme for full-time student is 4 years and part-time student is 6 years.
4. The final awards will be classified as either Pass, Merit or Distinction

Proceeding to the BSc Degree After completion of two years of study in the Validated Diploma and passing all the courses a student will qualify and may proceed for a third year of study at the Bangor University for the Honours degree of BA/BSc in Banking and Finance or Business Studies and Finance or Accounting and Finance or may continue the third year of study at BIBF for the Honours degree of BA/BSc in Banking and Finance or Accounting and Finance (BSc final year in BIBF option is available from September 2018).

Students opting to proceed to the final year (third year) of the programme at the Bangor University should notify the Administrative Officer at the BIBF no later than February of each year of his/her intention of going to Bangor for this purpose. This is very important in order to facilitate the registration process and arrange for accommodation.

Postponement and Discontinuation Studies

In case of postponement or discontinuation of studies, students are required to put their request in writing by filling a “Special Cases Request Form”. Contact Programme Coordinator for advice.

Students will still be able to claim credits for the modules they already passed without re-enrolment if they register the following academic year or the one after only (within 3 years’ period).

Confidentiality and Academic Records

Student records will be shared with the student’s sponsor/guardian when required.

STUDENT CODE OF CONDUCT AND DISCIPLINE

It shall be the duty of all students of the BIBF to always behave responsibly and with respect to others.

Students enrolled in the programme at the BIBF are expected to conduct themselves as expected from other students attending courses of study at BIBF. Regulations in BIBF Students Code of Conduct will apply relating to student conduct. Any information from a student found to be deceptive (deliberately misleading) or incorrect will be treated as malpractice and dealt with according to malpractice policy.

The BIBF defines misconduct as behaviour which, in its broadest sense, constitutes improper interference with the functioning or activities of the BIBF, or those who work and study in the institution. The BIBF may take disciplinary action in relation to behaviour, which affects members of the public which is not honest and peaceable, and which damages the standing of the institution. We expect from all of you who are enrolled in the foundation programme to seriously follow the guidelines for Code of Conduct and Discipline given in this Students Handbook:

- Respect the lecturers, staff, and fellow students.
- Respect the BIBF academic and professional environment.
- Wear suitable clothing as explained in the below section 'Dress Code'.
- Keep noise to minimum during office hours.
- Do not tamper BIBF property.

Remember that BIBF belongs to all of us, and it is our mutual responsibility to keep its professional and disciplinary integrity at the highest level. We need and expect your conscious efforts in this regard.

Dress Code

The BIBF is a professional institute offering a range of academic and professional qualifications to students whose ages range from High School graduates, University entrants, postgraduates to professionals. As such we require our students to wear appropriate clothing, e.g. business suits, national dress, or other suitable modest attire.

The following attire are unacceptable:

- faded jeans,
- jeans with holes,
- shorts,
- leggings,
- short skirts/dresses,
- stretch trousers and skirts,
- Flip flops
- Crop tops
- Any inappropriate or revealing clothes.

Students who are unsuitably dressed will not be allowed to enter the BIBF premises.

Classroom Behaviour

All students have a right to learn without the interference from others. Faculty members of BIBF have the authority to protect this right by creating and maintain an environment that is instrumental to learning. Examples of classroom misbehaviour such as but not limited to the following:

- Engaging in behaviour that disrupts or interferes with the learning environment. Behaviour such as, but not limited to, talking in class while the faculty member or other students are speaking, using offensive language, creating distractions or disturbances, sleeping, reading unrelated materials, and moving about the classroom is, in many situations, considered disruptive behaviour to the learning process.
- Unpermitted usage of mobile phones or social media,
- Entering the classroom late or leaving the classroom prior to the end of class may be considered a disruption to the learning environment.

Usage of Mobile Phones

Your Mobile handsets are your-after class companions. As a BIBF student you must refrain from using it in class as this can be disruptive. Taking phone calls and texting in class will not be permitted. Remember that being inattentive in class will hinder your progress and might also hinder your colleagues' learning experience. Students causing such disturbances may be subject to penalties.

Usage of Social Media

Social Media could work as a double-edged sword which might not transmit accurate information to the general public. The use of social media may violate the privacy of the lecturers and students. Accordingly, you are not allowed to take any sort of footage of class interaction without permission or consent. Comments and other postings made or facilitated by you on social media may also reflect on the BIBF and you should therefore remain mindful of avoiding communications that would or could damage the BIBF reputation or the reputation of its staff and students. Students whose use of social media is suspected by the BIBF of constituting misconduct may be subject to investigation or other disciplinary action and may be expelled from their programme of study.

Plagiarism

Plagiarism is a very serious academic offence and is known as using material without the acknowledgement of another person's words or ideas and submitting them for assessment as though it were one's own work. This includes copying materials from the internet, rewriting published material without acknowledging the source and the translation of materials. Self-plagiarism is also another form

of plagiarism re-using your own work for which credit has already been achieved at the Institute or elsewhere.

While the accepted percentage of similarity will be announced by your respective lecturers, it is important to note that Turnitin will be used to identify and detect plagiarism in your work. Therefore, it is advised for all students to remain within the accepted/green score of similarity which is between 1% - 24%.

If a member of the teaching staff suspects that plagiarism has occurred, you will be asked to justify your actions. And if plagiarism is identified, depending on the extent of the offence, penalties will be applied.

Details of the plagiarism guidelines can be seen in **[BIBF QA Guide: Reference It Right.](#)**

Academic Integrity

Students submitting their assignments, projects, and any other academic work must do so with the commitment to the fundamental values upheld by the BIBF, which are honesty, trust, fairness, respect, and responsibility. Hence, it is prohibited that students have political, religious or any other sensitive contents as a part of their assignments, class discussions or presentations.

Student Representative

There is a formal mechanism within the BIBF for you to make your voice heard. At the start of each academic year, student representatives are nominated and elected by their peers, for a maximum of one academic year, to represent their interests on Student Liaison Committee. This committee is chaired by the Head of Academic and Executive Centre, with representation from members of the teaching staff. The committee meets at least once in each semester. Student representatives are invited to raise any issues, suggestions relating to courses, facilities, or anything else they may need to address in order to improve their experience within BIBF. If you have any issues or concerns that you wish to raise at the Student Liaison Committee, you can contact any Student Council members. Student council members also arrange and coordinate many extracurricular activities for the student body.

STUDENT DISCIPLINARY PENALTIES

If a student is found responsible for violation(s) of the BIBF's student Code of Conduct, the following disciplinary penalties/actions may be imposed:

1. Attention notices verbally, or in writing.
2. Properly taking out the student from the classroom/lecturer hall.

3. Evicting the student from the BIBF building or denying his/her access therein.
4. Depriving the student to utilize the services of the BIBF facility or more, for the period specified in the conviction decision.
5. Depriving the student from exercising a student activity or more for the period specified in the conviction decision.
6. Serving the student with Warning classed as First, Second and Third (Final).
7. Subjecting the student to a fine for not less than the value of the things that the student intentionally damaged.
8. Deeming the student, a “Fail” in an Examination or in a “Course”.
9. Cancellation the student s registration for a course or more in the Semester during which the violation uncured.
10. Depriving the student temporarily or permanently from the financial assistance.
11. Stopping the student from study for a Semester or more, in conjunction with denying the student to recover (refund) study fees.
12. Final discharge (dismissal) from the Institute.
13. Cancellation the resolution by which the degree was offered, a decision in this respect shall not be concluded unless cheating and forgery to obtain the certificate is proved.

STUDENT CODE OF CONDUCT IN EXAMINATIONS

Attending Examinations

1. It is your responsibility to ensure that you attend examinations in accordance with the published examination schedule. BE ON TIME.
2. You must bring any photographic ID to the examination room and display it on your desk.
3. You must occupy the seat assigned to you by the invigilator.
4. You will be permitted to enter the examination room up to 20 minutes after the start of the examination. No-one will be permitted to enter the room after 20 minutes. And 10 minutes for tests – Ratio is 10 minutes for each hour of an exam/test.
5. You will not be permitted to leave the examination room until 40 minutes after the official start of the examination.

6. You will not be permitted to leave the examination room during the last 15 minutes of the examination. If you finish early, you must remain quietly in your seat so as not to disturb other candidates.
7. If you leave before the end of the examination, you should do so quietly so as not to disturb other candidates.

Equipment and Materials Permitted in Examination

1. You must bring all your own equipment and stationery. You are not permitted to borrow from or share with other candidates.
2. Only non-programmable calculators are permitted, and only where specified as permissible on the examination paper cover sheet. Invigilators may check your calculator and confiscate it if s/he deems necessary.
3. You are **not** permitted to use a mobile phone as a calculator.
4. Mobile phones and programmable watches must be switched off and left in the specified area/room designated by the invigilator for the duration of the examination. Preferably, leave your phone and personal belongings in your car as it is **YOUR** responsibility. BIBF will **NOT** be responsible for any lost/damaged gadgets. Having a mobile phone or any other prohibited gadget during the exam/test could lead to investigation.
5. Electronic devices such as laptops, CD or MP3 players, digital diaries, smart watches etc. are **NOT** permitted inside the examination room.
6. Except in the case of open book examinations, **NO** reading material is permitted in the examination room.
7. You are **NOT** permitted to bring your own notepaper/notepad to an examination, even if it is blank.

Starting the Examination

1. The invigilator is the official timekeeper. You will be instructed that you may begin the examination by the invigilator.
2. You must **not** turn over the examination paper, **nor** read any material, until authorised to do so by the invigilator.
3. No reading time is allowed. (Unless stated otherwise).
4. You should ensure that you have the correct question paper by checking the details on the cover page of the exam question paper.

During the Examination

1. You will **NOT** be able to leave the exam room for comfort breaks/Restroom visits. If you have a medical case that you need to disclose, please inform the coordinator beforehand.
2. You will be provided with an answer book in which you should write the answers to the examination questions, including any workings or rough notes.
3. You should read and follow the instructions on the question paper and answer book carefully.
4. If you wish, you may ask for additional papers by raising your hand. **DO NOT CALL OUT.**
5. You must complete all the information required on the front covers of all your answer books and additional papers. No names should be written anywhere on/in the answer book unless stated otherwise.
6. You are not permitted to communicate or attempt to communicate with other candidates during the examinations.
7. If you need any help or have any problem, you should raise your hand and ask the invigilator. **DO NOT CALL OUT.**
8. You must not leave the examination room without the invigilator's permission. Any candidate who leaves without permission will **not** be allowed to re-enter the room.
9. Smoking, eating, and drinking are **NOT** allowed, except for water.
10. You **must** always follow the invigilator's instructions.

At the End of the Examination

1. You **must** stop writing **immediately** when instructed to do so by the invigilator, failure to do so may result in your paper being declared null and void.
2. **You must** ensure that the question paper and answer book are handed to the invigilator at the end of the examination. Any answer book removed from the examination room will be declared **void** and will **not** be marked.
3. You will be required to sign your name when handing the booklet to the invigilator.
4. You are **not** permitted to leave the examination room until authorised to do so by the invigilator.

Academic Malpractice

1. If you are **suspected** of any cheating/malpractice during an examination, you will be allowed to complete the exam without being notified, **BUT** a report will be filed, and the case will be investigated meticulously.

2. If evidence is acquired by an invigilator, s/he will confiscate and retain any evidence and will report the situation to the Examination Centre for **immediate** action.
3. Academic malpractice includes any behaviour that could be construed as cheating or likely to bring unfair advantage, and any breach of this Code of Conduct.

HEALTH AND SAFETY

BIBF's management considers the safety of staff, students, visitors, premises, assets, and information to be a very important matter and therefore any breach of safety rules or procedures shall be subject to disciplinary action as stipulated in the BIBF Students Code of Conduct.

Many of the BIBF staff members as listed below are trained in first aid procedures and should be contacted if a situation arises that requires first aid treatment. In the event of any emergency requiring an ambulance, call the Senior Manager of Operations on **1781 5559** or officers on **1781 5594**.

Nurse office is located on the first floor, in the case of an emergency call **1781 5622**.

NAME	PHONE NO.
Yusuf Dakheel	1781 5559
Huda Al Sayed	1781 5534

A fully stocked first aid box is in the library with librarian Huda Al-Sayed.

General Health and Safety Information

1. Death, major injury, disease, and dangerous occurrences must be reported immediately to the Programme Coordinator, BIBF Director and the Head/Senior Manager of Operations & IT.

2. All accidents and incidents must be reported to the Head/Senior Manager of Operations & IT.
3. Any staff or student who has a disability which may impact on their health and safety whilst on BIBF premises should inform the Head/Senior Manager of Operations & IT so that appropriate measures can be taken.
4. Cutlery, crockery and equipment used in the preparation or serving of food/drinks must be clean. Drinking water should be clean and fresh. Eating and drinking is prohibited in classrooms and all public areas except the cafeteria.
5. Staff must ensure that their workspace and office are kept clear of food waste and used cutlery or crockery.
6. Floors must be kept clean, dry, and free from trip hazards such as cables or protruding power sockets.
7. Temperatures in all classrooms, offices and public areas will be maintained at a comfortable level and rooms will be adequately ventilated.
8. Adequate lighting levels will be maintained as appropriate to each workspace.
9. Pest control will be carried out on a regular basis. To avoid contact with pesticides, pest control will take place outside normal operating hours and staff and students will be given advance notice of the timing and the areas that will be affected.
10. Disorderly or indecent conduct, including fighting on BIBF premises, is prohibited and will be subject to disciplinary measures in accordance with the QA Code of Practice, Chapter XII.
11. Smoking is not permitted within the BIBF building. (Smoking is allowed only in the designated smoking room).
12. Fire exits and exit routes must be kept clear. No combustible materials should be stored or left near exits or on exit routes.