



Dearbhú Cáilíochta
agus Cáilíochtaí Éireann
Quality and
Qualifications Ireland



Higher Education Pathway Assessment Report: Institute of Banking



About this assessment

This report details the findings of the assessment conducted by an Assessment Panel on behalf of Quality and Qualifications Ireland (QQI) of Institute of Banking's IEM Application Statement (IEMAS), which was submitted to QQI as part of the provider's application for authorisation to use the TrustEd Ireland mark. The desk assessment was conducted by the following Assessment Panel:

Name	Role	Affiliation
Dr Claire Carney	Chairperson	International Higher Education Consultant, United Kingdom
Prof. Graham Butler	Report writer/Secretary	Full Professor of Law, Linnaeus University, Sweden
Dr Áine Ní Shé	International Education Expert	Munster Technological University, Ireland
Kurdo Araz	Learner	RCSI, University of Medicine and Health Sciences, Ireland

Outcome of the assessment

This assessment evaluates the provider's compliance with the criteria set out in the Code of Practice for Provision of Programmes of Higher Education to International Learners (HE Code). From the evidence provided by the provider in the self-assessment document, the IEM Application Statement (IEMAS), the Assessment Panel concludes that the provider should be:

Outcome	Please tick
Authorised to use TrustEd Ireland Mark	✓
Not Authorised to use TrustEd Ireland Mark	

Please see below a summary of the outcome by HE Code principle (5.1-5.6)

5.1 Marketing and Recruitment:

Principle: HE providers recruit international learners in a transparent and ethical manner. In their marketing and promotional materials, they ensure that clear, accurate, transparent, accessible, relevant and up to date information is provided.

5.1.1 (a) HE providers shall endeavour proactively to understand the information needs of prospective international learners.

5.1.1 (b) HE providers shall ensure that information provided to potential international learners about the institution and its provision is clear, accurate, transparent, accessible, relevant and up to date. This shall include information about the intended purpose of the provision e.g., to prepare a learner for further study or specific employment. Where necessary, it should also include information on associated immigration requirements, including requirements for learners requiring entry visas and/or immigration permission.

5.1.1 (c) Where applicable, information should also be provided on the professional accreditation status of programmes.

5.1.1 (d) Where applicable, information on practice placement requirements, and how these may be fulfilled, should also be made known to prospective international learners.

5.1.1 (e) HE providers shall be compliant with information for learner requirements, as set out in Section 67 of the 2012 Act as amended. They shall confirm:

- (i) whether or not the successful completion of the programme entitles the learner to an award;
- (ii) the awarding body making the award;
- (iii) the title of the award;
- (iv) whether the award is one that is included within the NFQ;
- (v) the level at which the award is included within the NFQ;
- (vi) whether the award is a major, minor, special purpose or supplemental award, as identified within the NFQ;
- (vii) the procedures for access, transfer and progression that are in place, including the pathways for international learners for further study, employment, and residency, where applicable (see also section 4.2 above);
- (viii) details, where appropriate, of the arrangements in place for the protection of enrolled learners under Section 65 of the 2012 Act as amended (see section 4.5.2 above and Appendix Two of this code).

5.1.1 (f) HE providers shall ensure that information is provided in a way that is accessible to international learners and assists them in making informed decisions. This information should support international learners in understanding all matters related to a programme prior to enrolment. If provided in a different language, it is the responsibility of the HE provider to ensure that the information is clear, accurate, transparent, accessible, relevant and up to date.

5.1.1 (g) HE providers shall accurately represent their organisation and facilities in all marketing and promotional materials and ensure that no false or misleading information is issued.

5.1.1 (h) HE providers shall provide appropriate contact details for an appropriate person or persons to provide assistance with queries from international learners prior to enrolment.

5.1.1 (i) HE providers shall state the commencement dates for all programmes.

5.1.2 (a) Prior to enrolment, HE providers shall ensure the availability and provision of relevant financial information pertaining to the study and average subsistence costs of their programme provision, from the period of enrolment through to graduation.

5.1.2 (b) Prior to enrolment, HE providers shall ensure that the learner is made aware of any insurance requirements, e.g., medical or travel insurance, and of the availability of accommodation, and any accommodation services provided.

5.1.2 (c) HE providers shall have a written agreement with each education agent, recruitment partner or consultant that formally represents their programme provision.

5.1.2 (d) HE providers shall ensure that any contractual arrangements entered with an education agent, recruitment partner or consultant incorporate the principles of the London Statement. Existing contracts that do not incorporate these principles shall be amended appropriately within two years of the date of the HE provider's application for authorisation to use the IEM.

5.1.2 (e) The contract between the HE provider and education agent, recruitment partner or consultant shall include a termination clause in instances where the agent does not comply with the principles of the London Statement or is found to have acted in an unethical fashion to the detriment of international learners.

5.1.2 (f) HE providers shall conduct due diligence e.g., three reference checks, to verify the track record of education agents, recruitment partners or consultants, in relation to learner protection issues, prior to entering into a contractual agreement.

5.1.2 (g) HE providers shall ensure that all education agents, recruitment partners or consultants contracted to them are in possession of accurate and up to date information regarding the provider and its provision.

5.1.2 (h) HE providers shall have in place a transparent process for monitoring and reviewing the activities of education agents, recruitment partners or consultants including, where appropriate, feedback from applicants, to ensure that the education agent, recruitment partner or consultant is operating within the spirit of the HE Code and the London Statement.

5.1.2 (i) HE providers required to put in place arrangements for the protection of enrolled learners under Section 65 of the 2012 Act as amended shall do so prior to the recruitment of learners (see also section 4.5 and Appendix Two of this HE code).

Summary

IOB employs various methods to understand the information needs of prospective learners, including international students, as part of its recruitment practices. Interaction with industry representatives through the Education Strategic Advisory Group (ESAG) is a method by which input on programme design and employee needs is gathered.

Learner needs information is also collected via surveys, with a recent survey reporting programme support satisfaction. End-of-trimester surveys are administered to all students to obtain feedback. IOB conducts direct engagement through international visits by programme managers. Such visits involve meetings with students and corporate learning and development teams to determine training requirements. Feedback from these engagements has influenced programme adjustments, a recent example includes the shift to 100% continuous assessment for the Professional Certificate in International Investment Fund Services. IOB's membership in the European Banking and Financial Services Training Association (EBTN) contributes to insights regarding international education initiatives.

The panel reviewed information for potential international learners provided across various channels and aims to be clear, accurate, transparent, accessible, relevant, and up-to-date. Advertising campaigns and relevant literature included programme names, NFAQ levels, commencement dates, awarding bodies, and delivery methods. The IOB website, including its homepage and news page, presented current updates and offers dedicated programme pages

that outlined progression routes and employment suitability. The IOB Prospectus and International Handbook provided information on registration, lawful residence, living, and working in Ireland, and academic pathways.

For programmes subject to professional accreditation requirements, IOB indicated this status for the five relevant programmes that meet the Central Bank of Ireland's (CBI's) Minimum Competency Code regulatory requirements. IOB adhered to the information for learner requirements, with details such as award entitlement, awarding body, NFQ inclusion, and progression procedures stated on programme pages.

Regarding the Protection of Enrolled Learner (PEL), IOB has declared this as not applicable. However, IOB is a private provider that is not exempt by statute. Thus, it is applicable, and therefore is non-compliant, notwithstanding that IOB is a linked provider to UCD, which is exempt by statute. In order to achieve full compliance with 5.1.2 (i), IOB must achieve full compliance within twelve weeks (three months) of TrustEd Ireland authorisation to rectify this.

Condition 1

5.1.2 (i): IOB must make a declaration that, as an obligated provider, it will participate in the statutory PEL fund by 1st September 2027 and that it will put arrangements in place for the protection of enrolled learners prior to the recruitment of learners from this date. This declaration must be made within twelve weeks of TrustEd Ireland authorisation.

IOB's marketing and promotional materials represent the organisation and its facilities, with internal development processes designed to prevent the issuance of false or misleading information. Contact details for assistance are provided through the prospectus, programme pages, website chat function, email, and phone. Internal monitoring is in place for these contact channels. Programme commencement dates are stated on programme pages. The Panel noted the professionalism of communications, accurate presentation of programme content, and inclusion of practical information such as recognition of prior learning, entry criteria, and fee waiver procedures.

Principle 5.2 Admissions and Qualifications' Recognition:

HE providers operate fair, transparent and consistent admission policies that support the successful participation of international learners in their chosen programmes

5.2 (a) HE providers shall clearly specify entry requirements for international learners that support the successful participation of the learners in their chosen programmes.

5.2 (b) HE providers' entry requirements shall clearly specify English language proficiency requirements for applicants whose first language is not English. These should include references to the benchmarks used in assessing proficiency requirements and, like other entry requirements, support the successful participation of international learners in their chosen programmes.

5.2 (c) HE providers shall adopt the principles, and follow the guidance, contained in the Lisbon Recognition Convention (LRC) and subsidiary texts in assessing the qualifications presented by international learners for the purpose of admission to their programmes. Qualifications should be assessed in an accessible and fair manner and within a reasonable timeframe.

5.2 (d) HE providers should recognise qualifications that are recognised for the purpose of access to programmes in an international applicant's own higher education system, unless a substantial difference can be demonstrated between the requirements for admission in the applicant's own higher education system and those of the Irish HE provider.

5.2 (e) HE providers shall provide a timely written response to international applicants who are refused admission.

5.2 (f) Where a HE provider decides to withhold recognition of a qualification from an international learner for the purpose of admission, the reasons for the refusal to grant recognition shall be stated, and information provided concerning possible measures the applicant may take to obtain recognition at a later stage. If a HE provider decides to withhold recognition of a qualification for the purpose of admission, or if no decision is taken, the applicant shall be able to make an appeal within a reasonable time limit.

5.2 (g) HE providers shall support QQI, as appropriate, in implementing its statutory function to facilitate the recognition outside the state of awards made in the state, including the home countries of their international learners.

Summary

IOB has a broad approach to Admissions and Qualifications in place. IOB's admissions processes and qualification recognition are structured within its relationship as a linked provider of University College Dublin (UCD), with programmes leading to UCD awards. The UCD Programme Development, Approval and Review Framework guides the approval of these programmes, ensuring oversight through the IOB-UCD Programme Board, the UCD University Programme Board, and the UCD Management Team. This framework also encompasses the establishment of admission requirements. IOB further aligns its practices with UCD Academic Regulations.

For applicants whose first language is not English, English language proficiency requirements are articulated in the IOB English Language Policy Statement. This policy, approved by the IOB-UCD Programme Board, is informed by UCD's English Language Policy and specifies that applicants must demonstrate a high level of competence to be admitted, ensuring they can achieve programme learning outcomes. Programme-specific English language requirements are also detailed on individual programme webpages. However, IOB does not seem to be a distinct ELPS, and further detail and associated time bound condition is outlined below in section 5.5.

IOB's approach to admissions considers both standard applicants based on educational qualifications and non-standard applicants based on prior work experience. The Recognised Prior Learning (RPL) Policy and its corresponding form are accessible on the IOB website, allowing for

the consideration of previously acquired knowledge, skills, and competencies. Employer support letters may be used to support such applications. Each individual RPL application undergoes review by an IOB sub-committee.

Applicants receive timely and structured communication regarding admission decisions. In cases of refusal, applicants are provided with the reason for the decision and, for non-standard applicants, information on areas requiring address or alternative programme options. Applicants have recourse to an appeal process if they wish to challenge an admissions decision or non-recognition.

IOB graduates are able to access their academic transcripts via their IOB Learn accounts using unique user credentials. This aims to ensure that documentation is available for progression to other Higher Educational Institutes or within IOB.

This said, there are gaps in IOB's approach to the Lisbon Recognition Convention (LRC), which are only partially complaint. IOB should review its admission policy and procedures and any other relevant policies and processes against the principles and guidance in the LRC and subsidiary texts, and against 5.2.(c.)-(f.), to establish clearly where gaps exist in institutional policy and practice. A timebound implementation plan to revise such ought to be adopted, which should be executed and completed within twelve months (one year) of TrustEd Ireland authorisation.

Condition 2

5.2 (c) – (f): IOB must review its admission policy and procedures, and any other relevant policies and processes against the principles and guidance in the LRC and subsidiary texts, and against criteria 5.2 (c) – (f), to establish clearly where gaps exist in institutional policy and practice. A timebound implementation plan for IOB to review its admission policy and procedures must be adopted, executed and completed within twelve months of TrustEd Ireland authorisation.

Principle 5.3 Fees, Refunds and Subsistence:

HE providers provide all learners with clear, accurate, transparent, accessible, relevant and up to date information on all study costs, including subsistence and accommodation. HE providers shall inform learners about fees and other costs associated with undertaking a programme of study in Ireland

5.3.1 (a) HE providers shall provide information on compulsory fees for the full duration of the programme from registration and admission to graduation or exit from the programme. Where fees may change, this shall be clear to applicants in the information provided.

5.3.1 (b) HE providers shall provide information on the collection or payment of fees, including sanctions for late payment and debt collection for moneys owed.

- 5.3.1 (c) HE providers shall establish a fees structure that supports the mission of the organization and reflects the costs associated with quality provision.
- 5.3.1 (d) HE providers shall ensure that there are no additional fees or unexpected charges that international learners have not been made aware of.
- 5.3.1 (e) HE providers shall issue a receipt to international learners upon receipt of payment of fees which will include a breakdown of fees paid.
- 5.3.1 (f) HE providers shall establish and publish a procedure on full and partial refunds. This procedure shall outline the conditions under which a refund will be granted e.g., a refused entry visa application, in the case of a non-EU/EEA Swiss learner.
- 5.3.1 (g) HE providers shall provide information on any financial supports or resources that exist within the organisation, or nationally, for international learners.
- 5.3.2 (a) HE providers shall provide information on the indicative costs of studying on their programmes e.g., the costs of textbooks, electronic resources, computer requirements, protective equipment.
- 5.3.2 (b) HE providers shall furnish prospective learners with general advice regarding the average cost of living e.g., accommodation, food, transport and medical care, for the programme duration.
- 5.3.2 (c) HE providers shall provide information on:
- (i) fees for accommodation services, if offered by the HE provider or other accommodation service providers;
 - (ii) fees for complaints and appeals procedures as relevant e.g., rechecking of exam results.
- 5.3.2 (d) HE providers shall provide information on any other costs related to the provision of student services as considered relevant by the provider.

Summary

IOB publishes information regarding programme fees, including a breakdown per module and programme, on its individual programme webpages. This information is accessible via the IOB website and is reviewed each trimester by the Corporate Relationship Manager to ensure accuracy and effective presentation. Programme fees are subject to an annual review, with the website updated accordingly, and fees do not change once a programme has commenced. The fee structure is clearly documented, varying by National Framework of Qualifications (NFQ) levels (7, 8, and 9) and ECTS (5 or 10 ECTS modules).

Payment of the full module fee is required prior to registration, and IOB does not offer a subscription or 'pay later' service, which contributes to the absence of late payment or debt collection issues. This is communicated on each programme webpage and in the IOB's Terms and Conditions.

Many students' fees are covered by their employers, and fee payment facility agreements are in place with corporate members, as evidenced by a sample agreement. Automatic receipts detailing module title, purchase date, exam date, and payment source are issued upon payment. Re-registration fees are applied if a learner is unsuccessful in a module or withdraws after the initial period.

Regarding refunds, a full refund is possible if a student withdraws within the first six weeks of the

academic term. Partial refunds are not applicable as full payment is required for registration. Withdrawal dates are available on the IOB Dates Poster. For withdrawals after the initial six weeks due to individual hardship, requests can be sent to the Membership Committee for consideration. In cases of extenuating circumstances, students may defer to the next available sitting at no additional fee.

IOB offers various financial supports and resources to students, including international learners. These include funding opportunities such as IFS Skillnet, HCI, and Springboard+. Additionally, in 2024/25, IOB launched ten 'Enable Scholarships' aimed at supporting students facing financial barriers by covering registration costs, providing a laptop, and offering access to IOB membership and event. Most international students are employed and supported by their employers, which limits the incidence of direct financial difficulties.

Information on indicative study costs, such as textbooks and electronic resources, is presented on each programme page. General advice on average living expenses, including accommodation, food, transport, and medical care, is provided in the International Handbook for international students. The majority of IOB's international students are noted as already working and settled in Ireland prior to commencing their studies, or are based overseas and sponsored by their employers, implying that accommodation and related costs are generally managed independently. IOB does not provide accommodation services for students, and it does not charge for different services offered to international students.

Principle 5.4 Supports and Services for International Learners

HE providers shall foster a supportive environment which supports the wellbeing and integration of all learners into the student body and ensures a positive learning experience for all learners

5.4.1 (a) HE providers shall designate appropriate personnel to be responsible for inquiries about learner support issues from international learners e.g., course coordinator, counsellor, or international officer.

5.4.1 (b) HE providers shall offer information to international learners prior to their arrival to help them adjust to their new surroundings e.g., information on transport, banking, availability of accommodation and accommodation services.

5.4.1 (c) HE providers shall ensure that inductions offered to learners also meet the needs of international learners, including intercultural awareness. They should direct learners to services, supports and facilities relevant or appropriate to their programme of study. They should also remind international learners requiring entry visas and/or immigration permissions of their responsibilities under the Department of Justice's student immigration regime.

5.4.1 (d) The induction programme shall be provided to all cohorts of international learners who register or enrol at various times of the year, including learners who access programmes through advanced entry.

5.4.1 (e) HE providers shall provide information on appropriate learner supports and services to facilitate learner integration into the wider HE community.

- 5.4.1 (f) HE providers shall ensure that international learners are aware of opportunities to participate in, and be represented at, engagements between the provider and the learner body. Where possible, they should provide, in collaboration with learner representative bodies, information on national learner engagement initiatives and opportunities for international learners to avail of training opportunities.
- 5.4.1 (g) HE providers shall have mechanisms in place to support international learners financially in instances of personal or other emergency or hardship.
- 5.4.1 (h) HE providers shall facilitate and encourage feedback from international learners on the delivery of any supports and services. This includes informing learners about complaints processes for these services.
- 5.4.1 (i) Institutional approaches to quality assuring learner services and supports will include all learners, including international learners.
- 5.4.2 (a) HE providers shall offer induction that is accessible to all learners and, where appropriate, tailored to the needs of international learners. They shall provide full information and advice on all relevant institutional and academic policies.
- 5.4.2 (b) Induction shall be provided to learners and cohorts who enrol at different points during the year, including those accessing programmes through advanced entry.
- 5.4.2 (c) HE providers shall ensure the information provided at induction is easily accessible throughout the academic year and shall offer reminders of this information at key points during the year e.g., in the lead-up to examinations or submission of assignments.
- 5.4.2 (d) HE providers will include academic integrity as a core component of induction for all learners, including international learners. Recognition will be given in inductions to the different education cultures of international learners, and the content, advice and support they impart will be relevant and specific to the Irish higher education context. Formal and informal conversations about academic integrity should be held on an ongoing basis throughout the period of enrolment of all learners, including international learners.
- 5.4.2 (e) HE providers shall endeavour to integrate their international learners, through their inductions and through their policies, procedures, and services, into the wider learner community.
- 5.4.2 (f) HE providers shall continue to provide staff with training and support to facilitate an appropriate and effective delivery of programmes and services to international learners. This should include, where appropriate, training in intercultural competence and support for the development of English language education competence.

Summary

IOB's student body is primarily composed of working professionals, many of whom already possess undergraduate or postgraduate qualifications, engaging in part-time, predominantly online or blended online and eLearning programmes. International learners are a key segment, including those employed in Ireland's financial services sector and individuals based overseas, typically working within financial institutions that are often IOB corporate members. This employment-focused demographic means that most international students are in Ireland primarily for work rather than solely for study, with their education often employer-funded.

IOB programme manager serves as the primary point of contact for all learner support issues. Feedback on this role is consistently received through trimester surveys. Additionally, IOB offers a chat function managed by its learner services team for general queries, with offers prompt responses. Programme Managers maintain communication with students and conduct in-person visits to international corporate members on location to directly engage with learners and

understand their needs. A customer relationship management system, is utilised to manage and respond to individual student queries efficiently.

The IOB International Handbook provides comprehensive information for international learners prior to their arrival and during their adjustment period in Ireland. This resource covers crucial aspects such as transport, banking, accommodation, living costs, and healthcare. It is annually reviewed to ensure accuracy and relevance, referencing external sources where appropriate. It is noted that most international students are already employed and settled in Ireland before commencing their studies with IOB.

In the context of section 5.4.1.(g.) and the need to have mechanisms in place to support learners in instances of personal or other emergency or hardship, IOB, notwithstanding that it has not typically encountered significant financial difficulties among its international students (largely because most are employed in financial services and often receive employer support for their studies), ought to nonetheless establish such support. Just because learners to date have not come to such attention of IOB, does not mean that such situations do not occur. Moreover, all learners are not necessarily employed in financial services with supporting employers. Therefore, it is recommended that establish a hardship fund within twelve weeks (three months) of TrustEd Ireland authorisation.

Condition 3

5.4.1 (g): A hardship fund must be established by IOB to support international learners financially in instances of personal or other emergency or hardship. This must be introduced within twelve weeks (three months) of TrustEd Ireland authorisation.

Commendation 1

Section 5.4: An induction programme is provided to all learners, including international students, at various points throughout the year and is accessible via the IOB 'Learn' platform. This induction includes intercultural awareness as a key component. The induction video, presented by a senior staff member, is comprehensive and covers IOB's supports, services, facilities, and academic matters, complementing the Student Handbook and Study Guide. Information from the induction remains accessible on IOB Learn, with Programme Managers issuing regular reminders, particularly before examinations or assignment submissions. Academic integrity is a core component of the induction and is reinforced through ongoing formal and informal conversations, weekly communications, and the International Handbook.

IOB tries to foster learner integration into its wider community of over 30,000+ financial services professionals. Students have access to exclusive events, webinars, and workshops with industry leaders. Opportunities for student representation in engagement forums and programme reviews

are clearly outlined during induction.

IOB offers various funding opportunities and bursaries, including IFS Skillnet, HCI, and Springboard+. In 2024/25, IOB launched ten Enable Scholarships to support students facing financial barriers. While most international students are employer-supported, these scholarships provide anticipatory mechanisms for those with financial needs. A refund procedure allows full refunds for withdrawals within the first six weeks, and applications for refunds due to individual hardship can be submitted to the Membership Committee thereafter.

Feedback from students is collected through multiple mechanisms and is reviewed at annual programme meetings. IOB's complaints policy and procedure are accessible via the IOB QA Handbook and are communicated during induction.

IOB provides training and support to staff to ensure effective delivery of programmes and services to international learners. This includes a regular faculty training workshops at the start of each trimester, and the Professional Certificate in Teaching and Learning for Financial Professionals (Level 9). This qualification incorporates training in intercultural competence, enhancing staff's ability to support diverse learners.

Principle 5.5 English Language Policy Statement and International Foundation Year Programmes

The English language supports provided by HE providers to international learners, including through the provision of international foundation year programmes, are underpinned by a coherent and transparent institutional policy approach.

5.5 (a) HE providers shall have an English language policy statement for international learners that shall:

- (i) document the policy approach and process to the assessment of English language proficiency entry requirements;
- (ii) document, as appropriate, the institution's policy approach to the provision, support, and development of English for Academic Purposes;
- (iii) set out the institution's policy approach to the provision of English language supports to non-native English speakers prior to commencement and throughout the duration of their higher education programmes;
- (iv) document the arrangements, including, as appropriate, the quality assurance, credit and/or awarding arrangements, for different types of EAP programmes, such as:
 - pre-sessional programmes/modules,
 - in-sessional programmes/modules

5.5 (b) HE providers offering international foundation year programmes shall set out in their English language policy statement for international learners

- (i) the quality assurance, credit and/or awarding arrangements for these programmes,
- (ii) the corporate and academic governance arrangements in place where such programmes are provided in partnership with other entities e.g., a private English language education provider, other independent/private education provider or campus company.

5.5 (c) For compliance with this HE Code, an international foundation programme shall lead to one of the following awards included within the NFQ:

- (i) QQI preparation for undergraduate programmes, leading to NFQ Level 5 Special Purpose Award (foundation qualification)
- (ii) QQI preparation for postgraduate programme, leading to NFQ Level 8 Special Purpose Award (foundation qualification)
- (iii) equivalent programmes leading to awards that are included within the NFQ and validated by an Irish awarding body.

5.5 (d) Where HE providers currently offer international foundation year programmes that do not lead to awards that are included within the NFQ, they must secure programme validation/course approval for such programmes through an Irish awarding body within two years of the date on which they are authorised to use the IEM.

Summary

The English Language Policy Statement has a link to the UCD entry level requirements. Applicants must meet English language requirements prior to registering for any module, although they can apply while awaiting confirmation of their English language level. The majority of IOB's international learners are already employed in Ireland's financial services sector and primarily operate through the medium of English in their work environment

Induction programmes include further support, and learners are signposted to English language resources. Ongoing assistance is provided through generic study skills webinars, which focus on academic writing, and regular emails from Programme Managers.

Recommendation 1

5.5 (a): Consideration should be given to focused in-session English language supports to help ensure international learners progress on their programme of study.

It is noted that criteria related to international foundation year programmes (5.5 (b) to 5.5 (d)) are not applicable to IOB, as it does not offer such programmes.

Principle 5.6 International Learners outside the State

HE providers ensure that learners outside the state who are enrolled on their programmes receive quality learning experiences, where these programmes lead to awards that are included within the NFQ, and whether they are offered in transnational education settings and/or through remote, fully online modes of learning.

5.6.1 (a) HE providers, having regard to their statutory quality assurance obligations, shall ensure that the academic quality, standard and recognition of their transnational education programmes are equivalent to the academic quality, standard and recognition of the programmes they provide within the state.

5.6.1 (b) HE providers shall apply the principles and criteria set out in this HE Code in an equivalent manner in transnational education settings, including in relation to the provision of learner support services.

5.6.1 (c) HE providers shall support QQI, as appropriate, in implementing its statutory function to facilitate the recognition outside the state of awards made in the state. This facilitatory function extends to awards included within the NFQ, where the programmes leading to these awards are provided outside the state.

5.6.1 (d) Linked providers who intend to offer transnational education programmes that lead to awards within the NFQ shall only do so with the agreement of the designated awarding body or bodies making the awards.

5.6.2 (a) HE providers, having regard to their statutory quality assurance obligations, shall ensure that the academic quality, standard and recognition of their remote online programmes are equivalent to the academic quality, standard and recognition of the programmes they provide through other teaching and learning modes.

5.6.2 (b) HE providers shall apply the principles and criteria set out in this HE Code in an equivalent manner in relation to learners outside the state enrolled on remote online programmes that lead to awards included within the NFQ, including in relation to the provision of learner support services.

5.6.2 (c) HE providers shall support QQI, as appropriate, in implementing its statutory function to facilitate the recognition outside the state of awards made in the state. This facilitatory function extends to awards included within the NFQ, where the programmes leading to these awards are offered as remote online programmes.

5.6.2 (d) Linked providers who intend to offer remote online programmes to learners outside the state that lead to awards within the NFQ shall only do so with the agreement of the designated awarding body or bodies making the awards.

Summary

IOB's approach to supporting international learners located outside the state focuses exclusively on remote, fully online modes of learning, as the institution does not operate transnational education campuses in other jurisdictions.

IOB maintains that the academic quality, standard, and recognition of its online programmes are equivalent for all students, regardless of their geographical location. International students enrolled in these remote programmes participate in the same classes, access identical learning materials, and undergo assessment and correction by the same module coordinators as their domestic peers.

As a linked provider to UCD, IOB adheres to UCD's process of periodic programme review and is subject to rigorous academic validation and quality appraisal processes. The Registrar and the Dean hold accountability for academic standards and the quality of learning opportunities. The effectiveness of the curriculum is continually assessed through various mechanisms, including programme team meetings, student surveys, graduate surveys, informal student feedback, discussions with employers, and analysis of assessment outcomes. For example, student feedback has directly led to adjustments in webinar duration and frequency for certain programmes.

IOB applies the principles and criteria of the HE Code uniformly across all its programmes,

irrespective of student location. This includes adherence to standards for marketing and recruitment, admissions and qualifications recognition, fees and refunds, English language policy, and learner support services. The institution's quality assurance and quality enhancement policy is designed to enhance its core activities, aligning with UCD's standards and IOB's strategic objectives.

Furthermore, IOB supports QQI in facilitating the recognition of awards outside the state. The institution reports no issues from graduates regarding the recognition of their IOB qualifications for employment or further study post-graduation, a factor attributed to strong employer relationships, corporate support, and UCD accreditation.

Online programmes offered to learners outside the state are provided with the express agreement of UCD, its designated awarding body. IOB's Quality Assurance Handbook outlines the policies and procedures that govern programme provision and adherence to UCD's programme approval processes.

Overall, governance for IOB's UCD-accredited programmes is provided by the IOB-UCD Strategic Management Committee and the IOB-UCD Programme Board. IOB's active membership in the European Banking and Financial Services Training Association (EBTN) and its achievement of the 'Triple E' quality standard further underscore its commitment to quality in international financial services education.

Summary of assessment outcomes

This section provides for the Assessment Panel findings and outcomes by principle and criterion

Overview of the provider's international profile and activities

IOB is a linked provider of University College Dublin (UCD), serving as a professional and education membership organisation within the financial services sector. While administratively and financially distinct, IOB is academically governed by UCD's quality assurance and academic regulations.

IOB's student body is primarily composed of working professionals, many of whom already possess undergraduate or postgraduate qualifications, engaging in part-time, predominantly online or blended online and eLearning programmes. International learners are a key segment, including those employed in Ireland's financial services sector and individuals based overseas, typically working within financial institutions that are often IOB corporate members. This employment-focused demographic means that most international students are in Ireland primarily for work rather

than solely for study, with their education often employer-funded.

IOB's strategic objectives, as outlined in its 'IOB 2030 – A Sustainable Future' strategy, include developing its international reputation and footprint. This involves expanding into specific international markets, supporting the global operations of its domestic corporate partners, and cultivating strategic alliances. IOB applies uniform quality assurance mechanisms across all its programmes, regardless of student location, covering marketing, admissions, recognition of prior learning, and student support services.

In terms of international activities, IOB Programme Directors and Managers proactively engage with international students and corporate employers, conducting annual visits to gather feedback and understand training needs. IOB is also an active member of the European Banking & Financial Services Training Association (EBTN) which facilitates insights into international education and training initiatives. Notably, IOB was the first education body in Europe to achieve the 'Triple E' quality standard from the EBTN.

Support for international learners is comprehensive, including a dedicated International Student Handbook and a detailed induction programme. Programme Managers serve as points of contact, providing weekly communications and addressing queries related to admissions, schedules, extenuating circumstances, and coursework submissions. The institution's use of online learning, including recorded sessions and eLearning content, aims to create a flexible environment for students globally.

Quality assurance and academic governance are robust. IOB programmes undergo periodic review aligned with UCD's processes, including annual reporting and comprehensive reviews. Academic standards and the quality of learning are overseen by the Registrar and Dean, with feedback mechanisms such as student surveys and programme team meetings continually informing curriculum enhancement.

Recommended condition(s) for authorisation:

Condition 1

5.1.2 (i): IOB must make a declaration that, as an obligated provider, it will participate in the statutory PEL fund by 1st September 2027 and that it will put arrangements in place for the protection of enrolled learners prior to the recruitment of learners from this date. This declaration must be made within twelve weeks of TrustEd Ireland authorisation.

Condition 2

5.2 (c) – (f): IOB must review its admission policy and procedures, and any other relevant policies and processes against the principles and guidance in the LRC and subsidiary texts, and against criteria 5.2 (c) – (f), to establish clearly where gaps exist in institutional policy and practice. A timebound implementation plan for IOB to review its admission policy and procedures must be adopted, executed and completed within twelve months of TrustEd Ireland authorisation.

Condition 3

5.4.1(g): A hardship fund must be established by IOB to support international learners financially in instances of personal or other emergency or hardship. This must be introduced within twelve weeks following TrustEd Ireland authorisation.

Commendations:**Commendation 1**

Section 5.4: A notable commendation is deserving for IOB's postgraduate certificate in learning, specifically the 'Professional Certificate in Teaching and Learning for Financial Professionals'. This qualification is designed to deepen staff knowledge in higher education pedagogy, module design, and delivery, directly supporting IOB's strategic aim to enhance its education faculty and quality. A key element of this programme is the development of graduate attributes that includes focus on cultural and ethical awareness, cultivating an appreciation for diversity and a commitment to inclusion. Furthermore, IOB's induction programme, particularly its webinar format, is comprehensive and clear. This induction, presented by a senior staff member, provides a broad and detailed overview of IOB, covering learning experiences, expectations, and available supports and services. The content, which includes intercultural awareness and academic integrity, is accessible to all learners throughout the academic year via the IOB Learn platform and the International Student Handbook, ensuring consistent guidance.

Recommendations:**Recommendation 1**

5.5 (a): Consideration ought to be given to focused in-session English language supports to help ensure international learners progress on their programme of study.

Declarations of Assessment Panel

This report has been agreed by the Assessment Panel and is signed on their behalf by the Chairperson.

Assessment Panel Chairperson: Dr Claire Carney

Date: 8 October 2025

Signed: *Claire Carney*



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6th November 2025

Dear Sir/Madam

IOB is writing in response to the HE Assessment Report – Approvals and Reviews Committee provided by Quality and Qualifications Ireland (QQI) as a result of IOB's TrustEd application.

IOB would like to express our thanks to the Assessment Panel for all their work and consideration of the application and extensive supporting documentation which IOB submitted. IOB is delighted with the Panel's overall assessment of Authorisation to use the TrustEd Ireland Mark. We acknowledge that some conditions and recommendations were outlined in the HE Assessment Report– Approvals and Reviews Committee and IOB has addressed these in the factual accuracy report response attached to this letter.

Kind regards

Dr Margaret Fitzsimons

Dean and Chief Learning Officer

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The Institute of Bankers in Ireland (a company limited by guarantee), trading as IOB.

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