



London Academy For Applied Technology

LAAT CMA (Competition and Markets Authority) / Student Consumer Protection Policy

Policy Title: LAAT CMA (Competition and Markets Authority) / Student Consumer Protection Policy

Document reference: LAAT-GOV-CMA-001

Department / Function: Governance / Admissions / Marketing / Academic

Owner: Academic Dean, Dr Manoj Ponugubati

Oversight committee: Audit, Risk & Finance Committee (with Academic Board input)

Approving Body: Board of Governors (final approval)

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Regulatory Alignment with Office for Students (OfS) Conditions

This CMA / Student Consumer Protection Policy forms part of the London Academy for Applied Technology's (LAAT) governance, student information, and academic management framework. It ensures that LAAT meets its obligations to provide clear, accurate, timely, and accessible information to students and applicants, and to treat students fairly as consumers of higher education services.

The Policy supports compliance with Office for Students (OfS) Condition **C1 (Consumer Protection)** by ensuring that students receive transparent information about programmes, fees, admissions requirements, assessment arrangements, progression rules, and student support services. It establishes institutional controls to ensure that published information is accurate, up to date, and not misleading, and that changes to courses or services are managed fairly and communicated appropriately.

The Policy also supports OfS Condition **B2 (Information for Students)** by ensuring that pre-contract and ongoing student information is complete, reliable, and accessible, enabling students to make informed decisions about study choices. It further supports OfS Condition **B4 (Fairness and Transparency)** by ensuring that academic, contractual,

and consumer-facing processes are applied consistently, openly, and with appropriate routes for complaint and redress.

This Policy reflects the expectations of the Competition and Markets Authority (CMA) guidance on consumer protection in higher education and is aligned with Plymouth Marjon University's partner requirements for student information provision, contractual clarity, and student protection arrangements. Through this Policy, LAAT demonstrates effective governance oversight, transparent student communications, and proportionate risk management arrangements in line with OfS regulatory expectations and sector good practice.

Terms of Reference

1. Purpose

This Policy sets out how the London Academy for Applied Technology (LAAT) ensures that students and applicants are treated fairly, transparently, and lawfully as consumers of higher education services.

Purpose Statement

The purpose of this Policy is to ensure that LAAT provides clear, accurate, and timely information to students, applies fair contractual terms, manages changes to provision transparently, and provides accessible complaints and redress mechanisms. It protects students' consumer rights, supports informed decision-making, and safeguards LAAT's compliance with UK consumer protection law, Office for Students (OfS) Conditions of Registration, and Plymouth Marjon University (PMU) partner expectations.

2. Scope

This Policy applies to all individuals and activities involved in LAAT's student-facing operations. It applies to all staff engaged in admissions, recruitment, marketing, academic delivery, assessment, student support, and governance, as well as contractors, agents, and third parties acting on LAAT's behalf. It covers pre-contract information, marketing and promotional materials, offer letters, student agreements, course delivery, changes to provision, tuition fees, additional costs, complaints, appeals, and student redress processes. The Policy applies across all LAAT campuses, online and blended learning environments, and UK or international recruitment activity connected to LAAT programmes. Where any conflict arises between this Policy and Plymouth Marjon University's partner regulations, the University's requirements take precedence.

3. Definitions

Consumer Protection: The legal framework ensuring students receive fair treatment, accurate information, and effective redress when engaging with education providers.

Pre-Contract Information: All information provided to applicants before entering a student agreement, including course details, fees, delivery arrangements, and key terms.

Student Contract: The agreement between LAAT and a student governing enrolment, course delivery, fees, and institutional responsibilities.

Material Change: A change to course content, delivery, structure, fees, or location that may reasonably affect a student's decision to study.

4. Principles

LAAT applies the following principles:

- Accuracy and clarity of student information
- Fair and transparent contractual terms
- Informed student decision-making
- Timely communication of changes
- Accessible complaints and redress routes
- Accountability through governance oversight

5. Governance and Oversight

The **Board of Governors** holds ultimate responsibility for ensuring LAAT meets its legal and regulatory obligations in relation to student consumer protection. The **Academic Board**, with input from the **Audit, Risk & Finance Committee**, provides oversight of information provision, student contracts, complaints processes, and compliance monitoring. These bodies receive assurance reports on compliance, risks, and improvement actions relating to consumer protection obligations.

6. Policy Statement

6.1 Information Provision

London Academy for Applied Technology (LAAT) is committed to providing students and prospective students with clear, accurate, timely, and accessible information to support informed decision-making at all stages of the student lifecycle. Information provided by LAAT is accurate, unambiguous, and not misleading, and is made available before students enter contractual commitments or make decisions that may affect their academic or financial position. Information is disseminated through multiple approved channels, including LAAT's website, prospectuses and marketing materials, offer letters

and student agreements, student handbooks and induction resources, and open days or information events.

LAAT ensures that student-facing information includes all details that could reasonably influence a student's decision, including course content and learning outcomes, teaching and assessment methods, duration of study, total tuition fees and payment arrangements, additional or optional costs, and any professional, regulatory, or placement requirements. Any significant or unusual contractual terms or requirements are clearly highlighted both before and after students enter a student contract. This provision supports compliance with OfS Condition B2 (Information for Students), CMA guidance on pre-contract information, and Plymouth Marjon University partner expectations regarding student information transparency.

6.2 Student Contracts and Fair Terms

LAAT ensures that all student contracts are fair, transparent, and compliant with UK consumer protection law. Contracts are written in clear and plain language, maintain an appropriate balance of rights and obligations, and are issued to students at the offer stage to allow sufficient time for consideration prior to enrolment.

LAAT highlights significant or unusual contractual terms and identifies areas where changes may reasonably occur between offer and enrolment. LAAT will not reserve overly broad rights to change courses or course content, avoid responsibility for poor-quality provision, impose unfair academic sanctions for non-academic matters, or change key contractual terms during a course without student consent.

Students are informed of their statutory 14-day cancellation (cooling-off) rights, refund arrangements and eligibility, and available complaints and appeals procedures. Refund terms will not unfairly favour LAAT, and students will not be unreasonably refused refunds where withdrawal or interruption arises from circumstances beyond their control, including illness or serious personal reasons. These measures support compliance with OfS Condition C1 (Student Consumer Protection), CMA fairness requirements, and PMU partner contractual standards.

6.3 Changes to Courses or Provision

Where changes to courses, delivery arrangements, fees, or services are necessary, LAAT will act reasonably, transparently, and in good faith. Students will be informed promptly and clearly of proposed changes, and consent will be sought where changes are material and may reasonably affect a student's decision to continue study.

Where appropriate, LAAT will provide suitable alternatives or remedies, including options for transfer, interruption, or withdrawal, in line with consumer protection law, OfS regulatory expectations, and Plymouth Marjon University partner requirements. All

changes are recorded and subject to governance oversight to ensure fairness and accountability.

6.4 Complaints, Appeals, and Redress

LAAT maintains clear, accessible, and fair Student Complaints and Appeals Procedures applicable to all LAAT students and students studying under LAAT's academic partnership arrangements. Procedures are written in plain language, easy to locate, supported by defined timescales and escalation routes, and free from unreasonable barriers.

Students have the right to escalate unresolved complaints to the Office of the Independent Adjudicator (OIA) upon completion of internal procedures. LAAT will comply with OIA decisions and recommendations, including any remedies or compensation awarded. Staff involved in complaint handling receive appropriate training to ensure processes are applied consistently, fairly, and in accordance with institutional policy, regulatory expectations, and sector good practice. This provision supports OfS Conditions B4 (Fairness and Transparency), C1 (Student Protection), and OIA Good Practice Framework expectations.

6.5 Partnership Delivery Arrangements

Where programmes are delivered under LAAT's academic partnership with Plymouth Marjon University, LAAT ensures that responsibilities for student information, contracts, academic delivery, and complaints handling are clearly defined and communicated to students. Consumer protection obligations are applied consistently across the partnership to ensure students receive equivalent protection and transparency regardless of delivery model.

7. Standard Operating Procedure (SOP)

7.1 Process Overview

This Standard Operating Procedure (SOP) sets out how the London Academy for Applied Technology (LAAT) ensures compliance with student consumer protection requirements. It establishes controlled processes for approval of student-facing information, issuance of student contracts, management of changes to provision, handling of complaints and redress, and governance reporting. The SOP ensures that student-facing processes are applied consistently, transparently, and in accordance with UK consumer protection law, Office for Students (OfS) regulatory expectations, and Plymouth Marjon University (PMU) partner requirements.

7.2 Operational Stages

Stage 1 – Information Approval and Publication

- Academic and marketing teams prepare student-facing information
- Information is reviewed for accuracy, completeness, and clarity
- Governance and quality assurance functions approve information prior to publication
- Approved information is published on institutional platforms and recruitment channels

Stage 2 – Student Contract Issuing

- Approved student agreement templates are issued at offer stage
- Significant or unusual contractual terms are clearly highlighted
- Students are provided adequate time to review contracts before acceptance
- Signed agreements are recorded and stored securely

Stage 3 – Monitoring Course Delivery

- Programme teams monitor delivery against published course information
- Any divergence from published commitments is recorded
- Risks or inconsistencies are escalated to academic governance structures

Stage 4 – Managing Changes to Provision

- Proposed changes to courses, delivery arrangements, fees, or services are assessed to determine materiality
- Students are informed promptly and clearly of proposed changes
- Student consent is obtained where required
- Alternative arrangements or remedies are offered where appropriate
- Change decisions and communications are recorded for audit purposes

Stage 5 – Complaints and Redress

- Complaints are received through approved institutional procedures
- Complaints are logged and investigated fairly within published timescales
- Outcomes are communicated in writing to students
- Rights to escalate to the Office of the Independent Adjudicator (OIA) are confirmed
- Remedies or redress actions are implemented where applicable

Stage 6 – Governance Reporting and Assurance

- Compliance activity and emerging risks are summarised periodically
- Reports are submitted to Academic Board and Audit & Risk Committee
- Trends, risks, and improvement actions are monitored

- Assurance is provided to the Board of Governors

7.3 Records and Documentation

The following records support implementation of this SOP:

- Approved course and programme information records
- Student agreement and offer letter templates
- Change-of-provision assessment and communication records
- Complaints and appeals logs
- OIA correspondence where applicable
- Governance compliance and assurance reports

All records are maintained securely in accordance with UK GDPR and LAAT's data retention requirements.

8. Monitoring, Compliance and Review

8.1 Monitoring

Compliance with student consumer protection requirements is monitored through LAAT's academic and governance assurance arrangements. Regular reports on information accuracy, student contracts, complaints handling, redress outcomes, and management of course changes are submitted to the Academic Board and the Audit & Risk Committee. Monitoring activity enables LAAT to identify emerging risks or patterns of concern, assess consistency of practice across departments, and implement continuous improvement actions. These reports provide assurance to senior governance bodies that student consumer protection obligations are being met effectively and transparently.

8.2 Compliance

Failure to comply with this Policy or associated procedures may result in academic, contractual, disciplinary, or governance action, applied fairly and proportionately. Where non-compliance is serious, repeated, or systemic, matters will be escalated to the Board of Governors as part of institutional risk and accountability arrangements.

8.3 Review

This Policy will be reviewed annually, or sooner where required by changes in consumer protection legislation, CMA guidance, Office for Students regulatory updates, Office of the Independent Adjudicator guidance, or Plymouth Marjon University partner regulation requirements. The Policy Owner is responsible for initiating the review and presenting proposed amendments through LAAT's established academic and governance approval routes.

9. Regulatory Consequences of Non-Compliance

9.1 Where LAAT breaches consumer protection obligations, students may be entitled to individual remedies or compensation in accordance with consumer law.

9.2 The OfS monitors compliance with consumer protection as part of its Conditions of Registration. Material or systemic non-compliance may lead to regulatory intervention.

9.3 Continued OfS registration is essential for LAAT's ability to operate as a higher education provider and to deliver validated awards. Compliance with this Policy therefore forms a critical element of institutional risk management.

10. Governance Committee Responsibilities

Relevant governance and oversight committees will:

- Receive assurance on compliance with CMA guidance and consumer protection obligations
- Monitor risks, complaints, and redress relating to student consumer rights
- Review and approve material course or contract changes where required
- Escalate significant or systemic risks to the Board of Governors
- Seek assurance that staff training and internal controls are effective

11. Assurance Statement

This Student Consumer Protection Policy forms part of LAAT's governance, quality assurance, and regulatory compliance framework. It ensures that students are treated fairly, transparently, and lawfully in accordance with UK consumer protection law, CMA guidance, OfS regulatory expectations, and Plymouth Marjon University partnership requirements. The Policy provides assurance to governing bodies, validating partners, and regulators that LAAT maintains effective systems and controls to protect student consumer rights throughout the student lifecycle.

12. Responsible People / Roles include

- **Dean (Policy Owner):** Dr Manoj Ponugubati
Holds overall accountability for implementation and review of the Policy and ensures alignment with OfS, and CMA
- **Admissions and Marketing lead:** Ms Keerthana Rayidi
Ensure all pre-contract and promotional information provided to students is accurate, transparent, and compliant with consumer protection guidance.
- **Programme Lead:** Mr Amarjeet Singh

Ensure programme delivery and assessment practices align with published course information and contractual commitments.

- **Registry Function:** Mr Stephen Plant
Administer student contracts, records, complaints, and redress processes in line with consumer protection obligations.
- **Governance and Quality Assurance Function:** Dr Vishwanth Kokkonda
Monitors compliance, maintains assurance reporting, and supports periodic policy review.

List of Responsible People & Contacts

Role	Name	Contact email
Dean (Policy Owner)	Dr Manoj Ponugubati	manoj@laat.ac.uk
Admissions & Marketing Lead	Keerthana Rayidi	keerthana.rayidi@laat.ac.uk
Programme Lead	Mr Amarjeet Singh	Amarjeet.singh@laat.ac.uk
Registry	Mr Stephen Plant	stephen.plant@laat.ac.uk
Governance & Quality Assurance lead	Dr Vishwanath Kokkonda	Vishwanath.kokkonda@laat.ac.uk

13. List of Document

The following documents support and inform this Policy and ensure alignment with OfS requirements, consumer protection law, and Plymouth Marjon University partnership arrangements:

- Admissions Policy
- Student Contract / Terms and Conditions
- Student Protection Plan
- Marketing and Communications Policy
- Change of Provision / Course Modification Procedure
- Plymouth Marjon University student regulation framework

14. Evidence

The following evidence items demonstrate implementation, oversight, and effectiveness of this Student Consumer Protection Policy.

- Admissions Policy
- Student Contract / Terms and Conditions
- Student Protection Plan
- Marketing and Communications Policy
- Change of Provision / Course Modification Procedure
- Plymouth Marjon University student regulation framework

Evidence Item	Purpose / What it Demonstrates	Relevant OfS Condition(s)
Admission policy	Sets out fair, transparent, and consistent admissions criteria and processes, ensuring that applicants are treated equitably and decisions are based on published requirements.	Condition C1 (Consumer Protection), Condition B2 (Resources, support and student engagement), Condition E2 (Management and governance)
Student Contract / Terms & Conditions Template	Evidence of fair, transparent, and legally compliant student contractual arrangements	Condition C1 (Consumer Protection), Condition C2 (Student Complaints Scheme Alignment)
Student Protection Plan	Demonstrates institutional measures to protect student interests in the event of course or provider risk	Condition C3 (Student Protection Plan Requirement)
Marketing and communication policy	Ensures that marketing materials and communications are accurate, clear, and not misleading, supporting informed student decision-making and compliance with consumer law	Condition C1 (Consumer Protection), Condition F1 (Provision of information), Condition E2 (Management and governance)
Change of Provision / Course Modification Records	Evidence that course changes are risk-assessed, approved, and communicated transparently	Condition C3 (Student Protection Plan), Condition E2 (Risk Management and Institutional Control)
Plymouth Marjon University Student Regulations framework	Evidence of validating partner alignment and controlled academic governance	Condition B5 (Sector-Recognised Standards), Condition E1 , Condition E2

CMA Information Accuracy Sign-off Form

This form must be completed before course or marketing information is published or updated.

Title of document / webpage / material*

Course name(s) affected*

Type of information (course content / fees / assessment / delivery / other)*

Summary of information being published*

Academic owner (name and role)*

Confirmation information is accurate and up to date (Yes / No)*

Confirmation information aligns with validating partner requirements (Yes / No)*

Date approved for publication*

Approving officer name and role*

Next review date

Course Change Assessment Form (CMA Assessment)

This form is used to assess whether a proposed course change is material under CMA guidance.

Course title and cohort(s) affected*

Description of proposed change*

Reason for change*

Type of change (content / delivery / assessment / fees / location / timetable)*

Is this a material change under CMA guidance? (Yes / No)*

Impact on current students*

Impact on applicants / offer-holders*

Student consent required? (Yes / No)*

Mitigation options considered (e.g. alternatives, refunds, transfers)*

Recommended decision (Proceed / Amend / Do not proceed)*

Academic Dean approval*

Date of decision*

Student Change Notification Record

This record documents communication with students regarding approved course or service changes.

Course title*

Cohort(s) affected*

Description of approved change*

Date change approved*

Date students notified*

Method of communication (email / VLE / meeting / letter)*

Summary of information provided to students*

Options offered to students (if applicable)*

Student responses recorded (Yes / No)*

Follow-up actions required

Responsible officer*

Date record completed*
