General Assessment Policy

LSBF Malta | 30 September 2026

1. Policy Statement

1.1. This policy and the procedures described herein apply to all programmes provided by London School of Business and Finance (Malta) (LSBF Malta) that are assessed by formative and summative assessment.

1.2. The procedures outlined herein shall be applied in accordance with the Malta Qualifications Framework (MQF), the National Quality Assurance Framework for Further and Higher Education, the Further and Higher Education Act (Chapter 607 of the Laws of Malta), the Further and Higher Education (Licensing, Accreditation and Quality Assurance) Regulations (S.L. 607.03), and applicable requirements of the Malta Further and Higher Education Authority (MFHEA).

1.3. This policy sits within LSBF Malta's Quality Assurance Framework, which provides an array of policies designed to safeguard academic standards and assure high-quality learning opportunities; it should therefore be read in conjunction with other relevant policies within the framework.

1.4. Reporting to the committees and subcommittees of the Academic Board, the Dean maintains full oversight of assessment policies and procedures and shall ensure appropriate provisions are implemented to maintain quality and standards.

1.5. The effectiveness of assessment policies and procedures will be reviewed annually by the Learning, Teaching, and Assessment Committee.

1.6. The existence of, and any revisions to the Assessment Policy will be actively communicated to all relevant stakeholders, including students.

1.7. Programme-specific assessment arrangements must remain consistent with the applicable MFHEA-approved programme specification. Any changes must follow the relevant institutional and MFHEA approval requirements. Nothing in this policy limits a student's rights under applicable law.

2. General Assessment Guidelines

Assessment plays a central role in higher education. It is a key learning activity, and one that provides tangible and quantifiable feedback to students. It helps determine whether learning outcomes have been met, while also ensuring that learning standards are upheld consistently and fairly.

2.1. Responsibilities and involvement in the assessment of students shall be outlined in LSBF Malta's academic regulations and governance arrangements. Where an external validating and/or awarding body is involved, the respective responsibilities shall also be outlined in the legal contract between LSBF Malta and that body.

2.2 The Learning, Teaching, and Assessment Committee (LTAC) oversees and monitors the overall effectiveness of learning, teaching, and assessment. The Committee regularly reports on the effectiveness of teaching and learning strategies, including metrics of student performance and academic support being offered to students. Further information is available in the Teaching and Learning Strategy document.

2.3. All staff involved in assessment of students and recognition of prior learning shall be appropriately selected, qualified, and trained to be consistent, fair, and professional and shall be familiar with all relevant policies and procedures.

2.4 Assessment policies and procedures shall be outlined in the Student Handbook for each programme.

2.5 Learning outcomes shall be specified for each programme and module and shall be developed in accordance with the relevant Malta Qualifications Framework (MQF) level descriptors.

2.6 Assessment shall cover a wide range of methods and should determine whether a student has achieved the learning outcomes of the programmes in which they are enrolled.

2.7 Students shall be provided with a range of assessments – formative and summative – to ensure that all relevant Learning Outcomes are met. Formative assessment shall take the form of regular opportunities for student work submission during each module. The timing, composition and weighting formulas of summative assessment components shall be explicitly communicated to students in student handbooks and module materials.

2.8 Students shall receive tutor feedback on formative and summative assessment. Feedback to formative assessment aims to be developmental, guide students to enhance their higher- order cognitive skills and highlight relevant opportunities for further learning, so that learning outcomes can be met. Feedback to summative assessment aims to justify the grade awarded in relation to explicitly specified assessment criteria, identify areas for future learning and provide specific and unique comments to each student. Assessments shall be internally verified prior to external examiner review, in accordance with LSBF Malta's assessment procedures. Where an external validating and/or awarding body is involved, assessments shall also be submitted in accordance with the relevant legal contract.

2.9 All assessments will allow staff to:

- Determine the grading which will contribute to final degree classification;
- Where relevant, ensure that the student is 'fit to practice' (professional body requirements); and
- Indicate to potential employers or other educational institutions/organisations a student's strengths and areas for improvement in specific subjects and in generic skills and abilities.

2.10 The wider functions of assessment critical to student learning are:

- The opportunity to provide feedback to students on their performance;
- Helping students remedy mistakes, develop, and improve;

- Providing further opportunities for learning; these might be opportunities to work independently or explore aspects of learning only possible outside the classroom (e.g., work-based learning, 'live' projects);
- Developing students' understanding of processes of inquiry and research relevant to the subject;
- Providing students with an opportunity to reflect on their own learning approaches and abilities;
- Enabling students to develop a wider range of skills; and
- Helping students determine their choice of subject specialisation.

2.11 There are also aspects of assessment that are helpful in developing and enhancing its provision. These include:

- Monitoring students' learning progression in order to evaluate provision;
- Identifying any additional learning support that students might need; and
- Specifying the academic standards of achieved learning.

2.12 The following should be considered in the design of assessment at both programme and module level:

- Assessment should be designed as an integral part of the teaching and learning process in module and programme design, ensuring that students can learn through the assessment.
- A holistic approach to assessment should be taken; assessment methods across a module should encompass a wide range of methods, fit for measuring the achievement of the learning outcomes and avoiding duplication of learning outcomes where possible.
- Programmes are expected to be underpinned with an assessment strategy relevant to the subject area or module.
- Assessment requirements should be valid; what the students are asked to do should be appropriate to measure the learning outcomes of the module, and the delivery of the module should support the student in being able to complete the assessment (the principle of constructive alignment).
- The purpose of the assessment and how it will help students' learning must be transparent to students.
- Assessment requirements should be designed to ensure that they do not give undue advantage or disadvantage to certain students and such that the needs of students from different cultural and educational backgrounds, protected characteristics, or learning needs are anticipated.
- Assessment criteria, determined by learning outcomes, should be given to students at the time the assessment task is set and should be used by all staff to inform marking and provision of feedback.
- Assessment workload should be realistic and comparable between modules at the same academic and credit level.

2.13 Effective assessment may be achieved by:

- Explicitly providing advice to students on assessment criteria and marking schemes.

- The use of specific grading criteria for each piece of assessed work.
- Detailing in assignment briefs how the chosen assessment methods support learning and link to learning outcomes.
- The use of a diverse range of assessment formats chosen through a 'fitness for purpose' analysis of what students must demonstrate to pass to each module and how the work will foster further learning.
- Timely feedback mechanisms for performance in assessments and specific feedback.
- Regular review and enhancement of assessment policies, regulations, and strategies, informed by both student feedback and external expertise.
- Secure carrying out of assessments and ensuring the integrity of the assessment process and thereby the academic standards of each award.

3.0 Inclusivity and Accessibility

LSBF Malta does not discriminate based on race, colour, national origin, sex, age, disability, or any other ground protected by applicable Maltese law in admission or access to, or treatment or employment in, its programmes and activities.

3.1 In order to ensure that students have equal access to learning opportunities, assessments shall incorporate a range of formats to benefit students with different learning abilities, approaches, and backgrounds.

3.2 Assessment formats include multiple-choice quizzes, short-answer questions, long-form discussion questions, business-style reports, individual case study analysis, group oral presentations, group poster presentations, preparing and developing a business strategy plan, consultancy projects, individual reports, and reflective journals.

3.3 Assessments will be designed in a way that does not require specific local or cultural knowledge.

3.4 Students who have specific learning needs in accordance with the Disability Policy shall be provided with individual learning support following a formal assessment. Reasonable accommodation in learning and assessment shall be provided as required by applicable Maltese law, including the United Nations Convention on the Rights of Persons with Disabilities Act (Chapter 627) and the Equal Opportunities (Persons with Disability) Act (Chapter 413).

4.0 Boards

The Exam Board (hereafter, 'the Board') consists of the Chair, External Examiners, and Internal Members.

4.1 The Board makes the final decision on and confirmation of marks, grade classifications, result transcripts, and qualifications. The Board considers and gives effect to Special Consideration and academic appeal decisions in accordance with LSBF Malta's academic regulations and the relevant procedures.

4.2 All assessment results are provisional until confirmed by the Board.

4.3 The decision of the Board on any matter pertaining to academic performance is final. This does not exclude academic appeals on the permitted grounds set out in the relevant Student Handbook and academic appeals procedure. Academic judgement itself is not a ground of appeal. Special Consideration decisions are subject to section 6.5.5.

5.0 Undergraduate Assessment Specifications

5.1. Marking, Moderation, and External Examination

5.1.1. All assessed work must be submitted by the designated deadline in accordance with the submission guidelines published for each module.

5.1.2 All assessed work is marked by a faculty member, and a sample is then moderated by another member of staff.

5.1.3. Any piece of work may be made available to the external examiner(s). External Examiners oversee assessments for all respective subject areas on the BSc. (Hons) programmes. They review and approve the standard of all draft assessments and any associated assessment criteria and marking schemes.

5.1.4. Provisional marks will be released approximately eight weeks after the submission date of any exam or assignment.

5.1.5. The final, confirmed results and overall module grades are only available after the LSBF Malta Examination Board has met, which can be anywhere from 12 to 16 weeks following the submission date.

5.1.6. The pass mark for assessed student work is 40% based on the grading criteria, and is categorised according to the following grade boundaries:

Undergraduate Grade Boundaries	
0-39%	Fail
40-49%	Pass
50-59%	Lower Second Class
60-69%	Upper Second Class
70-100%	First Class

5.1.7. The final module grade is determined by a weighted average of the individual assessment components. To pass, each component must have a score of at least 40%.

5.1.8. In Year 1 and Year 2 modules, the final individual assignment represents 100% of the module grade; the unit tasks are formative.

5.1.9. In Year 3 modules, the assessment components are: Coursework (Group Presentations/Discussion Questions), 20%; Individual case study-based assignment (2,500–3,000 words), 60%; and Peer review (constructive assessment/critique of coursework presented/submitted by other students in the module), 20%.

5.1.10. In Year 4 project modules, the Project Plan/Research Proposal (1,500 words) represents 35% of the module grade, and the Final Project (4,000 words) plus Defence represents 65%.

5.2 Resubmissions, Retakes, and Resits

5.2.1. Where a student has failed to pass or submit an assessment, a resit opportunity will be made available after the Examination Board confirms the marks. Following a first unsuccessful attempt, one capped resubmission is free, provided that the student has sufficient study time remaining. Suspected academic misconduct must be investigated under the relevant academic misconduct procedure; suspicion alone is not a finding of misconduct.

5.2.2. Resits will be timed, where possible, to ensure that workload remains balanced and deadlines for resits are not set at the same time as other submission dates.

5.2.3. If no Special Consideration Application has been approved, all resits will be capped at a maximum grade of 50%. To complete a resit, a period of six weeks will be given from the release of the assignment brief to the submission deadline.

5.2.4. Once a resit has been completed, a marking process similar to other modules will be followed. The final marks will be confirmed following the next examination board meeting.

5.2.5. All information relating to resits will be provided by Student Support. For more information, please refer to the assessment regulations in the Undergraduate Student Handbook.

5.2.6. Students will have two attempts to complete each module: the original submission and one resubmission. Further attempts will be possible in exceptional circumstances if approved by the Dean. A student who does not pass at the second attempt must retake the whole module and pay the relevant module fee.

5.3 Withdrawals and Deferrals

5.3.1. Withdrawing means that a student no longer wishes to study the module and would like to leave without the prospect of returning.

5.3.2. Withdrawal results in a 'W' symbol recorded for the affected uncompleted module(s) on the student's transcript. If a module was completed before withdrawal was processed, the grade will still be recorded.

5.3.3. Depending on the precise date at which a student withdraws, there may be financial implications under the applicable student agreement and fee and refund arrangements, subject to statutory withdrawal and refund rights.

5.3.4. Except where a statutory or contractual refund or transfer right applies, the fees paid to date will be non-refundable and non-transferable.

5.3.5. To withdraw from a module, students must contact the Student Support Programme Administrator. If a student stops attending without receiving a formal email confirming their status, they may be liable for additional fees.

5.3.6. The Extensions and Deferrals provisions in section 6.5 apply to undergraduate students as well as postgraduate students.

5.4 Modular Framework, Awards, and Classifications

5.4.1. The BSc (Hons) programme is studied online over 42 months for full-time students and 72 months for part-time students. The maximum registration period is five years for full-time students and six years for part-time students. The BSc (Non-honours/Ordinary degree) normally takes 36 months full-time.

5.4.2. Undergraduate programmes operate on a 10- or 20-ECTS credit modular structure with three semesters in each year. All taught modules are semester based: students complete six 10-ECTS modules in each of Years 1 and 2, and three 20-ECTS modules in Year 3. Each ECTS credit represents 25 hours of learning comprised of student contact, independent study, and assessment; a 10-ECTS module therefore represents 250 hours and a 20-ECTS module represents 500 hours. Project modules carry 15 ECTS credits and represent 375 hours each.

5.4.3. In Year 3, BSc. (Hons) students complete three taught modules worth 60 ECTS credits in total. In Year 4, they complete two project modules, comprising one core and one elective module, worth 30 ECTS credits in total. BSc (Non-honours/Ordinary degree) students complete all modules in Years 1, 2 and 3, totalling 180 ECTS credits, without the Year 4 project modules.

5.4.4. In order to achieve the award of BSc (Hons) Business Administration or BSc (Hons) Financial Management, a student must complete 210 ECTS credits in total, with 120 ECTS credits at MQF level 5 and 90 ECTS credits at MQF level 6. This represents 5,250 hours of learning.

5.4.5. Students are also eligible to exit the programme with the subsidiary awards listed in the following table.

5.4.6. Overview of Undergraduate Awards and Classifications

Qualification Earned	Total ECTS	MQF Level	Required Study
BSc (Honours) Business Administration	210	6	Years 1–3 and two Year 4 projects
BSc (Honours) Financial Management	210	6	Years 1–3 and two Year 4 projects
BSc (Non-Hons/Ord) Business Administration	180	6	Years 1–3
BSc (Non-Hons/Ord) Financial Management	180	6	Years 1–3
Undergraduate Higher Diploma in Business Administration	120	5	Required modules for the named exit award
Undergraduate Higher Diploma in Financial Management	120	5	Required modules for the named exit award
Undergraduate Diploma in Business Administration	60	5	Required modules for the named exit award
Undergraduate Diploma in Financial Management	60	5	Required modules for the named exit award

5.4.7. BSc (Hons) classification is based on the overall ECTS-weighted average, rounded to the nearest whole number, under the Award Criteria and Grade Classification appendix of the Undergraduate Student Handbook. The final Honours classifications are First (70–100%), Upper Second (60–69%), Lower Second (50–59%) and Third (40–49%). Ordinary degrees and subsidiary diplomas are not issued a classification.

6. Postgraduate Assessment Specifications

6.1 Marking, Moderation, and External Examination

6.1.1. All assessed work must be submitted by the designated deadline in accordance with the submission guidelines published for each module.

6.1.2. All assessed work is first marked by the tutor teaching the module.

6.1.3. After first marking, a sample of assessed work is subjected to a thorough moderation process conducted by an academic peer of the first marker. Dissertation assessment is subject to the applicable moderation procedures and is not excluded from quality assurance.

6.1.4 Any piece of work may be made available to the external examiner(s). External Examiners oversee, review, and approve the standard of all draft assessments and any associated assessment criteria and marking schemes.

6.1.5. Provisional marks will be released approximately eight weeks after the submission date of any particular exam or assignment. For dissertations, initial marking takes 12 weeks or longer, and provisional results are released after the 12-week period.

6.1.6. The final, confirmed results and overall module grades are only available after the LSBF Malta Examination Board has met, which can be anywhere from 12 to 16 weeks following the submission date.

6.1.7. The pass mark for assessed student work is 50% based on the grading criteria, and is categorised according to the following grade boundaries:

Postgraduate Grade Boundaries	
0-49	Fail
50-59	Pass
60-69	Merit
70-100	Distinction

6.1.8. For taught postgraduate modules, at least 80% of the overall mark shall derive from individual assessment. The assessment method must be made available in the module syllabus.

6.1.9. The Integrative Research and Consultancy Project comprises a Research Proposal worth 20% and a Research Project worth 80% of the module grade.

6.2 Resubmissions, Retakes, and Resits

6.2.1. If a student receives a failing grade or has a non- submission on their first attempt at a summative assessment, they are allowed one free capped resubmission. This means that the assessment may be resubmitted, but the final grade will be capped at the minimum passing mark of 50%, unless an approved Special Consideration decision removes the cap. Suspected plagiarism or other academic misconduct must be investigated under the relevant academic misconduct procedure; a required resubmission must follow the resulting decision, not suspicion alone. Arrangements for resubmission and supervision of the IRCP are set out in the Postgraduate Student Handbook.

6.2.2. Students will have two attempts to complete each module: the original submission and one resubmission. Further attempts will be possible in exceptional circumstances if approved by the Dean.

6.2.3. Students are required to pay the relevant module fee to be given the opportunity to retake the module from the beginning.

6.3 Withdrawals and Deferrals

6.3.1. If a student chooses not to complete their studies, they may opt to permanently withdraw from their programme. This will effectively end their studies with LSBF Malta.

6.3.2. Students are permitted to withdraw from their programme at any time during the term.

6.3.3. Students are advised to contact a member of the support or academic staff to discuss withdrawal and any other alternative options the student may have before making the official request.

6.3.4. Depending on the precise date at which a student withdraws, there may be financial implications under the applicable student agreement and fee and refund arrangements, subject to statutory withdrawal and refund rights.

6.3.5. Except where a statutory or contractual refund or transfer right applies, fees paid to date will be non-refundable and non-transferable. Students should contact the Student Support Programme Administrator to discuss alternatives.

6.3.6. Withdrawal will terminate enrolment in all modules for current and future terms.

6.3.7. Withdrawal results in a ‘W’ symbol recorded as the module grade(s) on the student’s transcript. If a course was completed before withdrawal was processed, the grade will still be recorded.

6.4 Extensions and Deferrals (Undergraduate and Postgraduate)

6.4.1. Students may request to defer their studies within the first two weeks of a term without incurring an additional fee. Requests submitted after this period must be made through the Study Break Form and may be subject to a fee equivalent to the full module cost. Exceptions may be considered in exceptional circumstances and are subject to approval by the Dean.

6.4.2. An Application for Special Consideration (SPC), otherwise known as mitigating or extenuating circumstances, may be submitted where exceptional circumstances outside a student's control have affected, or are likely to affect, their ability to undertake or submit an assessment by the required deadline, or their performance in an assessment. The SPC must be submitted to Student Support Programme Administrator as far as possible in advance of the assessment due date but no later than seven days after the due date of the assessment in question. Applications submitted after this period will normally not be considered unless the student demonstrates exceptional circumstances that reasonably prevented an earlier application.

6.4.3. If the application relates to personal illness (or illness of another person that influences the student) it must be accompanied by appropriate supporting medical evidence which has been completed by a registered medical practitioner and must state that in the medical practitioner's opinion the student was unfit to attend an assessment component or has been or will be adversely affected by illness. The medical certificate must cover the date on which the assessment was/will be held and must be officially translated to English if the original document is in a foreign language.

6.4.4. Students must provide relevant documentary evidence limited to what is necessary to support the application. Applications and evidence are compiled once per week by the -Student Support Programme Administrator and presented to the Dean. Personal information, including medical evidence, must be handled lawfully and securely, with access restricted to those who need it for the decision and retention limited to the necessary period under applicable data protection requirements.

6.4.5. Decisions on applications for Special Consideration are made at the discretion of the Dean, in accordance with the criteria and procedures set out in this Policy and the relevant Student Handbook. Decisions on the merits of a Special Consideration application are final and are not subject to academic appeal. Where an application substantially duplicates a previous application relating to the same circumstances and does not contain materially new information or evidence, it may be rejected without further substantive review. Where additional relevant evidence may be available, the student may be invited to submit a new application supported by that evidence.

Students will be notified of the outcome of their application by the Student Support Programme Administrator. Nothing in this provision affects a student's statutory rights or their right to raise a complaint where they believe that an administrative or procedural error has occurred in the handling of their application. Any such complaint relates to the administration or application of the procedure and does not constitute an appeal against the merits of the Special Consideration decision. Further information regarding the Special Consideration process is available in the 'Special Consideration' section of the relevant Student Handbook.

6.5 Modular Framework, Awards, and Classifications

6.5.1. Postgraduate programmes are studied online. The normal duration and maximum registration period for each programme and mode of attendance must be stated in the applicable MFHEA-approved programme specification and communicated to students in the relevant programme information. The programme schedule must comply with the applicable MQF workload requirements.

6.5.2. Postgraduate programmes operate on a 10 ECTS credit-modular structure with four semesters each year. Core and elective modules are semester based and are worth 10 ECTS credits each, while the Integrative Research and Consultancy Project module is worth 30 ECTS credits. A 10-ECTS module represents 250 hours of learning, and the 30-ECTS project represents 750 hours.

6.5.3. To achieve the award of MBA (Global), MSc Finance and Investments, MSc Strategic Marketing, or MBA in Business Innovation and Change Management, a student must complete 90 ECTS credits in total at MQF level 7, representing 2,250 hours of learning. The MBA (Global) comprises four core modules, two elective modules and one research/dissertation module (IRCP). The MSc Finance and Investments and MSc Strategic Marketing programmes each comprise three core modules, three elective modules and the IRCP module and MBA in Business Innovation and Change Management consists of eight core modules.

6.5.4. Overview of Postgraduate Awards and Classifications

Qualification Earned	**Total ECTS**	**MQF Level**	**Required Study**
Master of Business Administration (Global)	90	7	Four core modules, two electives and IRCP
MSc Finance and Investments	90	7	Three core modules, three electives and IRCP
Master of Business Administration (MBA) in Business Innovation and Change Management	90	7	Eight core modules.
MSc Strategic Marketing	90	7	Three core modules, three electives and IRCP
Postgraduate Diploma (in any of the above)	60	7	
PG Certificate in Business Administration (in any of the above.	30	7	

7. Doctoral Assessment Specifications

7.1 Scope and General Principles

7.1.1. The Doctor of Business Administration (DBA) is an MQF Level 8 programme comprising 180 ECTS credits. Assessment arrangements for the DBA shall be applied in accordance with the MFHEA-approved programme specification and the relevant DBA Student Handbook.

7.1.2. The DBA is delivered fully online and comprises a Foundation / Taught Stage followed by a Research Stage. The Foundation / Taught Stage consists of Management Theory and Practice; Foundations of Management Research; Research Methods; Academic Writing and Dissemination; and Reflective Practitioner. The Research Stage comprises Research Design and Ethics followed by the DBA Thesis.

7.1.3. Assessment at doctoral level shall evaluate achievement of the learning outcomes and standards specified for MQF Level 8 and reflect the advanced, independent and applied research expectations of the DBA.

7.2 Taught and Research-Stage Assessment

7.2.1. Assessment methods, weighting and progression requirements for each DBA module shall be those specified in the MFHEA-approved programme documentation and communicated to doctoral candidates in the relevant module syllabus and DBA Student Handbook.

7.2.2. Research Design and Ethics forms part of the Research Stage. Doctoral candidates must satisfy the applicable academic and ethical requirements before commencing primary data collection.

7.2.3. Where primary research is proposed, the required research ethics approval must be obtained before data collection begins. Candidates are responsible for complying with the approved research design and any conditions attached to ethical approval.

7.2.4. The research proposal is subject to a proposal defence in accordance with the approved DBA programme arrangements. The proposal defence is assessed on a pass/fail basis. Progression to the thesis stage is subject to successful completion of the applicable taught and research-stage requirements.

7.3 DBA Thesis and Viva Voce

7.3.1. The DBA culminates in a doctoral thesis of approximately 45,000–60,000 words. The thesis must demonstrate achievement of the doctoral learning outcomes and the required standard of independent applied research.

7.3.2. The thesis is examined through the formal doctoral examination process, including a viva voce. Examination and viva arrangements shall be conducted in accordance with the approved DBA programme requirements and LSBF Malta's doctoral governance procedures.

7.3.3. Thesis examination outcomes shall be determined using the approved DBA outcome categories. Any corrections or revisions required by the examiners must be completed within the timeframe and conditions specified in the examination outcome.

7.3.4. Final doctoral award decisions are confirmed through the appropriate LSBF Malta academic governance and examination arrangements. Results remain provisional until formally confirmed.

7.4 Doctoral Governance and Academic Integrity

7.4.1. Doctoral assessment and progression are overseen through LSBF Malta's approved doctoral governance arrangements, including the Doctoral Research Committee and Research Ethics Committee, as applicable.

7.4.2. Supervision supports the development of the doctoral research but does not replace the candidate's responsibility for the originality, integrity and academic standard of the submitted work.

7.4.3. Suspected academic misconduct in doctoral work shall be considered under LSBF Malta's applicable academic misconduct procedures. Research ethics concerns shall additionally be considered through the relevant research governance process.

Source Document Authorship (Original LSBF Policy)

The entries below record the authorship of the original LSBF source policy. They are retained for document provenance and do not represent the date on which the policy was adopted or revised for LSBF Malta.

	Name	Role	Date
Original Author(s)	Olga Knezevic	Head of Quality Assurance	July, 2022
Original Reviewer(s)	Shahnaz Hamid	LSBF Dean	July, 2022
	S. De Fonseka	EE Academic Director	July, 2022
	Eleni Lamprou	Senior Lecturer	July, 2022

LSBF Malta Version Control

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