Terms and Conditions

Document Title	Student Terms and Conditions
Effective From	1st September 2026
Applies to	All students enrolling on programmes delivered by SIRM College from the 2026/27 academic year
Review Cycle	Annual
Version	1.0
Approved By	Board of Governors

1. Introduction

1.1. We explain below the basis upon which SIRM College will provide your Programme, and the obligations which you have both as an applicant and as a student. These Terms & Conditions create obligations that are legally binding on you and on SIRM College. If you accept an offer to study at SIRM College, these Terms & Conditions will form your agreement with us.

1.2. Please contact admissions@sirm.ac.uk if there is anything in these Terms & Conditions that you do not understand.

1.3. Please note that these Terms & Conditions apply to all higher education provision delivered by SIRM College, including programmes awarded by Pearson and programmes validated by the University of Salford.

2. Definitions

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

Academic Regulations Academic Regulations means the rules and regulations governing your Programme, including assessment, progression, and award requirements, as set by the relevant Partner Institution, and supplemented where applicable by SIRM College policies and procedures.

Additional Costs means costs you may need to cover in addition to your Tuition Fees such as field trips or materials, which are referred to in the relevant Programme Information.

Admissions Team means the SIRM College admissions team whose contact details can be found on the website.

Bursary / Bursaries means a financial award usually given to a Student by SIRM College on the basis of financial need, and which is usually non-repayable.

Cancellation Period means the 14 calendar day statutory period for cancellation of the Contract referred to in these Terms & Conditions.

CAS means the Confirmation of Acceptance for Studies issued for the purposes of a student visa application.

Charges means payments you may be required to pay to SIRM College in relation to services or facilities which are separate from Tuition Fees.

Contract means this agreement between you and the College, including the Key Documents referred to in these Terms & Conditions.

Course Summary Document means the document provided to you at the point of Offer which sets out key information about your Programme, including content, structure, delivery, assessment, and any associated costs.

Data Protection Legislation means all applicable data protection laws including the Data Protection Act 2018 and UK GDPR.

Deposit means any pre-payment towards Tuition Fees required to secure your place, as specified in your Offer.

International Student means a student who requires immigration permission to study in the UK.

Offer means a conditional or unconditional offer of a place on a Programme made to you in writing by SIRM College.

Partner Institution means an awarding or validating body including Pearson and the University of Salford.

Programme means the collection of modules leading to an academic award as referred to in your Offer letter.

Programme Information means the description of the Programme provided to you at the point of Offer, including the Course Summary Document.

Registration means enrolment onto your Programme for each academic year.

Student means an applicant who has accepted an Offer and enrolled at SIRM College.

Terms & Conditions means the terms of your Contract with SIRM College as set out in this document.

Tuition Fee means the fees payable by you, or on your behalf, for your Programme as set out in your Offer letter.

College / We / Our / Us means Numerica Risk Information Management Ltd, trading as SIRM College, a higher education provider registered in England.

You and your means you as an applicant, pre-registered, or registered student.

Where a Programme is delivered under an awarding or validating partner, the academic regulations, policies, and quality assurance requirements of that Partner Institution shall take precedence where there is any conflict with SIRM College policies.

3. The Contract

3.1. By accepting our Offer of a place on a Programme, you accept these Terms & Conditions in full, which, together with the documents listed below, form the Contract between you and SIRM College in relation to your Programme.

3.2. The Contract is made up of the following documents:

3.2.1. your Offer;
3.2.2. the Programme Information, including the Course Summary Document;
3.2.3. the Academic Regulations, being the regulations of relevant Partner Institution and SIRM College Policies and Procedures.

3.3. In the event of any conflict between documents forming part of the Contract, these Terms and Conditions shall take precedence. SIRM College policies, including the Tuition and Other Fee Regulations, provide additional detail on how these Terms and Conditions are applied.

3.4. The Programme Information is detailed in your Course Summary Document provided to you with your Offer. Links are provided to the Academic Regulations and to SIRM College Policies and Procedures on the website. These documents are reviewed regularly and may be updated from time to time. Where changes are made, they will normally come into effect at the start of the next academic year, and you will be notified as appropriate.

3.5. The Contract is created when you accept your Offer and remains in force for the duration of your enrolment on the Programme unless terminated earlier in accordance with these Terms & Conditions.

3.6. Where your Programme is awarded or validated by a Partner Institution, you agree that:

3.6.1. the academic regulations, policies, and quality assurance requirements of the awarding or validating body apply to your Programme;
3.6.2. those regulations may take precedence over SIRM College Academic Regulations where required; and

3.6.3. you are subject to both SIRM College institutional policies and the relevant Partner Institution requirements.

3.7. In the event of any conflict between SIRM College Academic Regulations and the academic regulations of a Partner Institution, the requirements of the awarding or validating body shall take precedence in relation to academic standards, assessment, and awards.

4. Application and Admission

4.1. You must meet the terms of your Offer and satisfy all necessary legal and institutional requirements in order to secure your place on your Programme.

4.2. Your Offer will be conditional or unconditional. Where your Offer is conditional, the conditions will be set out in your Offer letter and must be satisfied by the stated deadline. SIRM College reserves the right to withdraw your Offer if these conditions are not met.

4.3. It is important that you provide accurate and complete information in your application. If it is found that your application contains false, fraudulent, or misleading information, or material omissions, SIRM College may withdraw your application, withdraw your Offer, or terminate your registration.

4.4. SIRM College may withdraw your Offer, refuse to enrol you, or withdraw you from your Programme where this is necessary to comply with legal, regulatory, or institutional requirements. This may include but is not limited to:

4.4.1. failure to meet the academic conditions of your Offer
4.4.2. failure to provide required documentation within specified timeframes
4.4.3. failure to make any required payment, including deposits
4.4.4. failure to demonstrate the right to study in the United Kingdom
4.4.5. failure to meet any requirements set by a Partner Institution
4.4.6. concerns relating to safeguarding, conduct, or fitness to study where relevant
4.4.7. failure to comply with any applicable regulatory or statutory requirement.

4.5. Where a Programme is delivered under a Partner Institution, admission may be subject to the requirements of that Partner Institution, including academic, regulatory, or professional requirements.

4.6. Applicants Under the Age of 18

4.6.1. SIRM College does not normally admit applicants who are under the age of 18 at the start of their Programme.

4.6.2. Any exceptions will be considered on a case-by-case basis and may be subject to additional conditions, including safeguarding requirements.

4.7. Students with Disabilities

4.7.1. SIRM College is committed to providing an inclusive learning environment and complies with its obligations under the Equality Act 2010.
4.7.2. Applicants are encouraged to disclose any disability or support needs at the earliest opportunity so that appropriate support and reasonable adjustments can be considered.
4.7.3. Students who disclose a disability at any stage will be supported in accordance with SIRM College policies and procedures.

4.8. Criminal Offences

4.8.1. SIRM College does not normally require applicants to disclose criminal convictions.
4.8.2. Where disclosure is required for a specific Programme or by a Partner Institution, applicants will be informed in advance.
4.8.3. Failure to disclose relevant information, or the presence of a conviction that poses a risk, may result in withdrawal of an Offer or termination of registration.

4.9. Communication

4.9.1. SIRM College will communicate with applicants using the contact details provided in the application.
4.9.2. Once enrolled, you will be issued with a SIRM College email account, and all official communications will be sent to this account.
4.9.3. You are responsible for checking your SIRM College email account regularly and for ensuring that your contact details are accurate and kept up to date at all times.

5. Applicant Complaints

5.1. SIRM College recognises that applicants may wish to raise concerns about the admissions process or the services provided during their application.

5.2. SIRM College operates an Applicant Complaints Procedure which sets out how applicants can raise a complaint and how it will be considered.

5.3. Applicant complaints are considered separately from complaints made by enrolled students and must relate to the application or admissions process.

5.4. Further information about how to make a complaint, including timescales and how complaints are handled, is available on the SIRM College website.

6. Tuition Fees, Payment and Funding

6.1. Obligation to Pay and Making Payments

6.1.1. You agree to pay, or arrange for payment of, your Tuition Fees and any additional charges associated with your Programme as set out in your Offer. Tuition Fees are payable for each academic year of your Programme.

6.1.2. If a third party is paying your Tuition Fees, including the Student Loans Company or an external sponsor, you remain responsible for ensuring that payment is made in full. If payment is not received, you will remain liable for any outstanding amounts.

6.1.3. You are required to make payment using the methods specified by SIRM College and within the timeframes communicated to you.

6.1.4. Where requested, you may be required to provide information regarding the source of funds used to pay your Tuition Fees. SIRM College reserves the right to request further information where required for compliance with legal or regulatory obligations.

6.1.5. Where payments are received from unauthorised or unverifiable sources, SIRM College may return those funds and require payment to be made directly. You may be liable for any associated losses, including bank charges or currency exchange differences.

6.2. Late or Non-Payment of Tuition Fees

6.2.1. If Tuition Fees are not paid in accordance with the agreed terms, SIRM College reserves the right to take appropriate action. This may include suspension of your studies, withdrawal from your Programme, or restriction of access to services and facilities.

6.2.2. SIRM College may also withhold results, transcripts, or certification where Tuition Fees remain outstanding.

6.2.3. Where necessary, SIRM College may take further action to recover outstanding fees, including referral to a third-party debt collection agency or legal proceedings.

6.2.4. Before taking formal action, SIRM College will normally provide reasonable notice and an opportunity for you to respond.

6.3. Deposits

6.3.1. Where a deposit is required, the amount and the deadline for payment will be set out in your Offer.

6.3.2. Your place on the Programme is not confirmed until any required deposit has been received by SIRM College.

6.3.3. Deposits are non-refundable except in the following circumstances:

- you cancel your acceptance within the Cancellation Period
- you do not meet the conditions of your Offer and provide appropriate evidence within the required timeframe
- you are unable to obtain the required visa to study in the United Kingdom, where applicable, and have taken reasonable steps to do so
- Where SIRM College is unable to deliver the Programme.

6.4. Additional Costs

6.4.1. You are responsible for meeting any Additional Costs associated with your Programme. These may include materials, equipment, travel, or other programme-related expenses.

6.4.2. Details of any Additional Costs will be provided in the Programme Information, including the Course Summary Document.

6.4.3. Where your Programme is delivered in partnership with a Partner Institution, you may also be responsible for any additional costs associated with that provision, as set out in the Programme Information.

6.5. Amount of Tuition Fees

6.5.1. The amount of your Tuition Fees will be set out in your Offer and will depend on your Programme and fee status.

6.5.2. Your fee status will normally be determined before the start of your Programme and will be confirmed in your Offer.

6.5.3. Your fee status will normally remain the same for the duration of your Programme, except where a reassessment is required due to a change in your circumstances.

6.5.4. Tuition Fees are set and reviewed by SIRM College and will be published in advance of each academic year.

6.6. Funding via the Student Loans Company

6.6.1. Where you are eligible for funding from the Student Loans Company, SIRM College may receive payment directly from the Student Loans Company where applicable.
6.6.2. It is your responsibility to apply for and maintain your funding with the Student Loans Company for each academic year of your Programme.
6.6.3. Where funding does not cover the full amount of your Tuition Fees, you will be responsible for paying any outstanding balance.
6.6.4. College may receive payment directly from the Student Loans Company

6.7. Sponsored Students

6.7.1. If your Tuition Fees are paid in full or in part by a sponsor, you must provide appropriate written confirmation from that sponsor at or before enrolment.
6.7.2. If your sponsor fails to pay any part of your Tuition Fees, you will be responsible for paying the outstanding balance.

6.8. Tuition Fee Variation

6.8.1. SIRM College reserves the right to increase Tuition Fees for subsequent academic years where necessary.
6.8.2. Any increase in Tuition Fees will be communicated to you in advance of the relevant academic year and will be applied in accordance with applicable regulatory requirements.
6.8.3. Where a Tuition Fee increase is applied, you will be given the opportunity to withdraw from your Programme in accordance with these Terms & Conditions if you do not wish to accept the increase.

7. Cancellation Rights

7.1. You have the right to cancel your acceptance of an Offer within 14 calendar days of accepting it. This is known as the Cancellation Period.

7.2. If you wish to cancel your acceptance, you must notify SIRM College in writing within the Cancellation Period.

7.3. If you cancel within the Cancellation Period, you will be entitled to a full refund of any Tuition Fees or deposits paid.

7.4. If your Programme begins within the Cancellation Period, and you choose to commence your studies, you may be liable for a proportion of Tuition Fees for the period of study undertaken if you subsequently cancel.

7.5. After the Cancellation Period has expired, the standard Tuition Fee liability rules will apply in accordance with these Terms & Conditions and SIRM College policies.

8. Deferrals

8.1. If you are unable to commence your Programme as planned, you may request to defer your place to a later intake.

8.2. Deferral requests must be made in writing and are subject to approval by SIRM College.

8.3. Deferrals are not guaranteed and may be refused where there is limited availability, regulatory constraints, or where the Programme is no longer offered.

8.4. Where your Programme is delivered in partnership with a Partner Institution, deferral may also be subject to the requirements and approval of that Partner Institution.

8.5. Where a deferral is approved, SIRM College will confirm the new start date and any applicable conditions.

8.6. Where there are material changes to the Programme following a deferral, you will be informed and given appropriate options in accordance with these Terms & Conditions.

9. Withdrawal and Termination

9.1. Withdrawal by You

9.1.1. You may withdraw from your Programme at any time by notifying SIRM College in writing.
9.1.2. Your withdrawal will take effect from the date it is received by SIRM College.
9.1.3. Following withdrawal, you may remain liable for Tuition Fees in accordance with these Terms & Conditions and SIRM College policies. Details of how Tuition Fee liability is calculated, including any staged or term-based liability, are set out in the Tuition and Other Fee Regulations.

9.2. Termination by SIRM College

9.2.1. SIRM College reserves the right to withdraw you from your Programme or terminate the Contract where there is a valid reason to do so.
9.2.2. This may include, but is not limited to:

- failure to meet academic requirements or progression criteria as set by the relevant Partner Institution

- failure to engage with your Programme, including attendance and participation requirements
- non-payment of Tuition Fees in accordance with these Terms & Conditions
- breach of SIRM College policies or regulations
- provision of false, misleading, or fraudulent information
- failure to meet immigration or visa requirements
- where required to comply with legal, regulatory, or Partner Institution requirements

9.3. Consequences of Withdrawal or Termination

9.3.1. Where you withdraw or are withdrawn from your Programme, your access to teaching, facilities, systems, and support services will normally cease.

9.3.2. You will remain liable for any outstanding Tuition Fees at the point of withdrawal or termination.

9.3.3. Where applicable, SIRM College may be required to notify relevant external bodies, including Partner Institutions or UK Visas and Immigration.

10. Student Obligations

10.1. You are expected to engage fully with your Programme, including attending scheduled teaching sessions, participating in learning activities, and completing assessments.

10.2. You must comply with all SIRM College Policies and Procedures, including those relating to academic conduct, behaviour, and use of facilities.

10.3. You must comply with the Academic Regulations applicable to your Programme, including those of any Partner Institution where relevant.

10.4. You are responsible for ensuring that your personal details, including contact information, are accurate and kept up to date.

10.5. You must conduct yourself in a respectful and professional manner when interacting with staff, students, and external partners.

10.6. You must comply with all applicable legal and regulatory requirements, including those relating to immigration where relevant.

10.7. Failure to meet these obligations may result in action being taken in accordance with SIRM College policies, which may include disciplinary action, suspension, or withdrawal from your Programme.

11. Programme Delivery

11.1. SIRM College will deliver your Programme in accordance with the Programme Information provided to you at the point of Offer.

11.2. Delivery of your Programme may include a combination of face-to-face, online, or blended learning, depending on the nature of the Programme and operational requirements.

11.3. The structure, content, and assessment of your Programme may be determined or influenced by the relevant Partner Institution where applicable.

11.4. SIRM College will use reasonable endeavours to deliver teaching, learning, and assessment as described, but reserves the right to make reasonable changes where necessary.

11.5. Changes may be required to ensure compliance with legal, regulatory, or Partner Institution requirements, or to improve the quality of the Programme.

12. Changes to Programmes and Services

12.1. SIRM College will use reasonable endeavours to deliver Programmes and services in accordance with the Programme Information provided at the point of Offer.

12.2. SIRM College reserves the right to make changes to Programmes or services where necessary. This may include changes to content, structure, delivery, or assessment.

12.3. Changes may be made for a number of reasons, including but not limited

12.3.1. to comply with legal or regulatory requirements
12.3.2. to meet the requirements of a Partner Institution
12.3.3. to improve the quality of the Programme or student experience
12.3.4. where changes are required due to circumstances beyond SIRM College's control
12.3.5. Where changes are minor, SIRM College may make such changes without prior notice.

12.4. Where changes are material and may have a significant impact on your Programme, SIRM College will notify you as soon as reasonably practicable.

12.5. Where a material change has a significant adverse impact, SIRM College will take reasonable steps to minimise the impact and will offer appropriate options, which may include:

12.5.1. transferring to an alternative Programme where available
12.5.2. deferring your place
12.5.3. withdrawing from the Programme

13. Complaints

13.1. SIRM College operates a Student Complaints Procedure which sets out how students can raise concerns and complaints and how these will be considered.

13.2. The Student Complaints Procedure is available on the SIRM College website and should be followed when submitting a complaint.

13.3. Complaints will normally be considered through a staged process in accordance with the Student Complaints Procedure.

13.4. If you remain dissatisfied after completing the internal complaints process, you may be able to refer your complaint to the Office of the Independent Adjudicator for Higher Education (OIA).

13.5. You will be provided with a Completion of Procedures letter where appropriate, which confirms that you have completed the internal complaints process and provides information about how to refer your complaint to the OIA.

14. Data Protection

14.1. SIRM College will process your personal data in accordance with applicable Data Protection Legislation, including the Data Protection Act 2018 and UK GDPR.

14.2. Personal data will be processed for purposes related to your application, enrolment, and participation in your Programme, including administration, academic delivery, and student support.

14.3. SIRM College may share your personal data with Partner Institutions, regulatory bodies, government agencies, and other third parties where necessary for the delivery of your Programme or to comply with legal or regulatory obligations.

14.4. Further information about how your personal data is used, including your rights, is set out in the SIRM College Privacy Notice, which is available on the website.

15. Intellectual Property

15.1. You will normally retain ownership of any intellectual property you create as part of your studies.

15.2. By enrolling on your Programme, you grant SIRM College a non-exclusive, royalty-free licence to use your work for purposes related to teaching, assessment, quality assurance, and academic administration.

SIRM College may also use your work, in anonymised form where appropriate, for promotional or illustrative purposes.

16. Liability

16.1. Nothing in these Terms & Conditions limits or excludes SIRM College's liability for death or personal injury caused by its negligence, or for fraud or fraudulent misrepresentation.

16.2. SIRM College will not be liable for any loss or damage arising from circumstances beyond its reasonable control.

16.3. SIRM College will not be liable for any indirect or consequential loss, including loss of opportunity, loss of income, or loss of profits.

16.4. SIRM College will not be responsible for the failure or interruption of services provided by third parties, including accommodation providers, transport providers, or other external organisations.

17. Force Majeure

17.1. SIRM College will not be liable for any failure or delay in the performance of its obligations where this is due to events beyond its reasonable control.

17.2. Such events may include, but are not limited to, natural disasters, fire, flood, severe weather, industrial disputes, acts of terrorism, government restrictions, public health emergencies, or failure of utilities or infrastructure.

17.3. Where such events occur, SIRM College will take reasonable steps to minimise disruption to your Programme.

18. Governing Law

18.1. These Terms & Conditions and any dispute arising from them shall be governed by the laws of England and Wales.

18.2. Any disputes shall be subject to the exclusive jurisdiction of the courts of England and Wales.

19. Document Status

19.1. These Terms & Conditions apply to all students enrolling on Programmes commencing in the academic year 2026/27

19.2. SIRM College reserves the right to review and update these Terms & Conditions from time to time. Updated versions will be published on the SIRM College website.