

eibfs

معهد الإمارات للدراسات
المصرفية والمالية

Emirates Institute for
Banking and Financial Studies

EIBFS

Student Handbook

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GM's Welcome Message

Welcome to Emirates Institute for Banking and Financial Studies. We look forward each year with great anticipation to the arrival of our new students and to the contributions they will make to campus life. This is the beginning of what I hope will be a rich intellectual adventure for you.

EIBFS reaffirms its commitment to continuously improve and develop programs needed by the banking and finance sector, and which satisfies the expectations of the prospective students and the community at large, keeping in view the most advanced technologies in the field of banking and finance studies.

In addition, EIBFS continuously develops its infrastructure and support systems for the benefit of our students. EIBFS just recently opened a branch in Dubai Academic City as part of its initiative to provide easy access for our students in Dubai and the surrounding areas.

EIBFS offers associate degrees (Diploma in Islamic Banking), and bachelor's degree (BSc. in Banking and Finance and BSc in Banking and Finance with Accounting specialization) all accredited by the Commission for Academic Accreditation. EIBFS has future plans of introducing new programs at the under-graduate and post-graduate levels, subject to the accreditation of the CAA.

This handbook introduces you, as students, to EIBFS's traditions, opportunities, rules, and responsibilities. It serves as a guide and resource as you pursue your educational journey in your chosen programs at EIBFS. Containing a wealth of information about the institute and its environs as well as many official policies of EIBFS relative to its curricular and non-curricular life, it is revised annually. The information herein should in no way be regarded as a contract between the student and EIBFS, and as such, it is subject to change. Nonetheless, I believe you will find this handbook very useful.

On behalf of the EIBFS community, I wish to extend to you our warmest welcome at the opening of this 2021-2022 academic year and to express the hope that it will be one characterized by your dedicated commitment to both your studies and an active participation in all phases of your time spent at EIBFS.

Jamal Ahmad Al Jassmi
General Manager



About EIBFS

The Emirates Institute for Banking and Financial Studies (EIBFS) was established in 1983. Since its inception it has been directing its efforts towards upgrading the knowledge and skills of banking professionals, as well as creating a pool of UAE nationals capable of pursuing careers in the banking and financial sector. EIBFS offers a wide range of training and academic programs to cater for the needs of banking, finance, insurance, and exchange sectors. EIBFS has three campuses in Sharjah, Dubai, and Abu Dhabi.

EIBFS Vision

- To be a leading institution in providing world-class education and training in banking and finance at local, regional and international levels.

EIBFS Mission

- To contribute effectively towards Emiratization in the banking and finance sectors.
- To constantly provide excellent banking and financial human development programs to the satisfaction of our customers.
- To promote scientific research in banking & finance sectors.
- To upgrade and disseminate specialized knowledge in the banking and finance sectors

Objectives

- To raise the standards of performance of the workforce employed in the banking sector.
- To qualify the UAE Nationals for successful careers in the banking and financial sector.
- To attract UAE nationals who are not employed in banks, train them to apply the concepts and methods of banking, thereby augmenting the existing pool of skilled national human resources.

EIBFS Values:

- Professionalism
- Integrity
- Team spirit
- Accountability
- Transparency (including openness)
- Creativity
- Excellence
- Lifelong learning
- Building success
- Towards globalization

Academic Programs at EIBFS:

EIBFS offers the following academic programs.

- BSc. in Banking and Finance
- BSc. in Banking and Finance (Accounting Specialization)
- Diploma in Islamic Banking Diploma

All programs are accredited by the Commission for Academic Accreditation Ministry of Education and Scientific Research, UAE.

Admission Requirements

EIBFS opens admission for students twice a year August (Fall Semester) and January (Spring Semester). Applications are welcome from bankers, in-service candidates, and fresh higher secondary graduates meeting the criteria listed below

- Admission is granted according to the general policy of the Institute and directives of the Board of Directors.
- EIBFS welcomes applications from all residents in the UAE though admission preference is given to UAE Nationals.
- A minimum High School Average of 70% for Advanced or Elite Track or 75% for General Track or equivalent in Standardized International.
- The applicant must have a valid English language TOEFL score of 173 (CBT) or 61 (IBT) or academic IELTS 5.0 overall or EMSAT (1100) IESOL with Listening & Speaking Skills B1 and Reading & Writing Skills- B2 or another standardized, internationally recognized test which is approved by the Commission for Academic Accreditation (CAA).
- EmSAT score of 600 for Arabic Language.
- Alternatively, international students can register for a noncredited Basic Arabic Language course at the institution.
- EmSAT score of 600 in Mathematics or equivalent.
- Passing a personal interview set by the College of Business in addition to other conditions of admission set by the university.
- Conditional admission can be allowed for not achieving the Arabic Language EmSAT score but not for English Language or overall High School Certificate

All applicants should submit a completed application form by June for fall semester and by November for spring semester. Students seeking admission are required to submit the following documents:

Required Documents

- An attested copy of the UAE High School Certificate or its equivalent
- Original school/college/university transcripts
- An original copy of IELTS or TOEFL score
- A photocopy of a valid passport / UAE ID card
- Five (5) recent (passport size) photographs
- Registration Fee AED 500 (non-refundable)

Students' Rights and Responsibilities

Upon admission, EIBFS believes that a student, neither loses the rights nor escapes the duties and responsibilities of a citizen. Enjoying educational and learning opportunities, the student has a responsibility to himself/herself, fellow students, to the laws of the land, and to the institution in which he/she enrolls by choice.

EIBFS respects and protects individual dignity, integrity, and reputation of all its members. Students, faculty, and staff must comply with the conventions and regulations of the Institution that are necessary to maintain order, protect individuals and property, and fulfill the purpose and responsibilities of EIBFS.

The Rights of the Student

- Students are expected to participate and contribute fully at EIBFS without discrimination or prejudice.
- Students have access to established and well-known procedures for respectfully presenting and addressing their concerns and objections.
- Students have the right to opportunities for interacting and networking with people and institutions both within and beyond EIBFS.
- Students can anticipate high-quality educational programs.
- Students have the right to utilize their potential to the best of their abilities.
- Students have the right to inquire about policies, regulations, and procedures affecting their safety and welfare as students.
- Students have the right to a campus environment characterized by safety and order.
- Students have the right to a fair process and hearing when disciplinary action is applied to an individual or a group.

Use of the Campus Facilities

- Users must comply with all instructions given by the student affairs Sections.
- No decorations, signs, posters, announcements, or notices may be affixed to walls, ceilings, or floors for any event without permission from Student Affairs Sections. (SAS) Only approved signs can be posted on designated bulletin boards.
- Users must refrain from moving and rearranging the furniture set-up of the campus.
- Amplified sound, including items such as laptops, mobile phones, mp3 players, etc., must not be so loud as to disturb other events or students in the campus.
- No commercial activity or solicitation can be conducted in the campus unless approved by Student affairs Sections.
- Smoking is not permitted in the campus.
- No bicycles, roller skates, skateboards, etc. are allowed in the campus.

Appropriate Uses of Electronic Recourse's. The following activities are generally prohibited:

- Commercial use. Electronic resources licensed to the institute are restricted to academic usage

- Downloading an excessive portion of a resource
- Electronically transmitting online content to non-EIBFS affiliates.
- Creating a derivative database from the electronic resource and making that available to others.
- Sharing IDs and Passwords
- Breach of Student affairs Sections regulations is subject to disciplinary action.

Obligations and Responsibilities of Students

The exercise and preservation of the rights stipulated above require a respect for the rights of all members of EIBFS. EIBFS assumes that all students are obligated to conduct themselves in a manner that is civil and consistent with EIBFS' role as an institution of higher education. EIBFS requires that all students observe the following obligations and responsibilities:

- The obligation of knowing that one's conduct reflects not only upon oneself but also upon the institution and its members.
- The obligation to follow the rules of common decency and acceptable behavior as expected and observed in an educational institution.
- The obligation to respect the rights and property of others.
- The obligation to regularly attend lectures, tests, examinations, and all forms of learning opportunities in accordance with EIBFS regulations.
- Social media may only be used in ways that do not breach any of EIBFS visions, mission, and objectives. Furthermore, students should not use social media in ways that breach any of EIBFS policies, rules and or regulations.

Students and Institute's Governance

The management of the Institute encourages the representative body of the students to provide suggestions in the management of the Institute related to their academic program and quality of their learning. The Student Council has an active role in listening to students' suggestions and complaints and funneling these to senior management at the monthly Student Council meetings.

Learning Management System

EIBFS have been using Moodle which provides educators, administrators, and learners with a single robust and integrated system to create personalized learning environment.

The Library

The Library of the EIBFS is considered the main nucleus for the educational and training in the Institute as it provides the main sources of information for training and study including books, periodicals, references, videos, and electronic databases. The administration of the Institute has paid a special consideration to the development of the library by transforming it into a Modern Learning Resource Center to positively serve the educational and training processes in the Institute. The aim of the EIBFS Library is to collect, organize, and facilitate the use of the information that supports the EIBFS's educational and training programs.

Collection

The EIBFS Library collection covers the following areas: Accounting, Banking, Finance, Economics, Management, Computer, and References. The EIBFS Library has a specialized Reference Section which contains dictionaries, manuals and encyclopedias. Moreover, the EIBFS Library has subscriptions to the most pertinent periodical titles (hard copies) in the English and Arabic languages. The library provides also videos, Government Publications, GCC Central Banks Reports and publications, and Banks' reports.

The EIBFS Library offers several electronic databases to its users. These databases provide up-to-date information. Access to these databases needs a username and password so library users are kindly requested to contact their campus librarian to obtain full access. These resources include:

- Online Library: EIBFS Library uses an international fully integrated library system to serve the users. The users can retrieve information on books by Author, Title, Subject, or Category. The online library of the EIBFS is available at <http://www.eibfs.ae/eibfs/ElectronicDatabase.aspx>
- ProQuest's Business eBook: Subscription offers anytime, anywhere access to more than 21,200 eBooks hand selected to provide relevant materials that meet the needs of academic, community college, and business school libraries. With topics ranging from accounting, economics, marketing, leadership, finance and business, etiquette, intelligence, and logistics, and much more. All ProQuest subscriptions are delivered on the eBook Central platform, which offers DRM-free chapter downloads, bookshelves, annotating and other features that enhance the research experience and improve outcomes.
- Wiley Online Library: To help the students during classes the EIBFS Library buy e-textbooks directly from Wiley online providing students with anytime, anywhere access to course content. Students create a personal study guide that lets them study in the format and at the pace that is right for them. Students can search content as well as make notes and highlights they can share with their peers and instructor.

Student services and facilities:

Personal counseling:

Students face a variety of challenges which affect their personal growth and success in EIBFS. Conflicts and problems often arise which prevent students from reaching their full-potential. EIBFS offers one-on-one personal counseling services. Student Affairs lead the counseling session by identifying, diagnosing, and providing support and guidance for students experiencing personal problems.

Students can talk about the problems they are facing, explore related thoughts, feelings and identify personal resources. The counseling session is based in confidentiality and secrecy to keep the student at comfort.

Academic counseling

EIBFS provides maximum support and guidance to students as they navigate their way through curricular requirements, academic challenges and provide work experience opportunities. Main services include:

- Assist students at any point during the semester where they are experiencing academic difficulty.
- Create a plan for students to overcome their academic difficulties.
- Direct students to Library resources and the Education Support.
- Supervise and review student's academic standing.
- Run workshops and offer individual support for students in understanding university systems
- Resolve issues students may have in the classrooms.

Career counseling:

EIBFS Offers valuable career planning services that aim to assist UAE students in setting goals and taking appropriate decisions related to their desired careers; in addition to, equipping them with the needed employability skills to prepare them for the world of work. EIBFS provides individual counseling; One-to-one sessions offered by the Center's Career Counselors to help students in creating and implementing their own career plans and in developing a greater sense of self-awareness relevant to the career development process.

Prayer rooms:

EIBFS provides prayer facilities in several locations on campus. These are for Muslim students and staff. All Prayer rooms are equipped with prayer mats, Holy Qur'an books and prayer dress. Each campus has one female prayer room and one for males.

Computer Laboratories

EIBFS requires all incoming students to acquire and use their own computers and software applications in their studies. EIBFS does not endorse or require students to buy a computer from a particular vendor or manufacturer. EIBFS campuses consist of 17 computer labs including the new Dubai branch which will have 10 computer labs with approximately 30 computer systems in each lab. The Sharjah and Abu Dhabi campus labs contain 20 computers in each lab. Computer Labs are used to accommodate users for educational use.

Health services:

EIBFS is working on providing health facilities with association for the nearest health care center. EIBFS maintains a well-equipped First Aid Box for emergencies.

EIBFS has a medical collaboration with the following hospitals:

- NMC Healthcare, Abu Dhabi
- Thumbay Hospitals, Ajman
- Fakeeh University Hospital, Dubai

Orientation:

EIBFS organizes orientation and counseling programs for new students in collaboration with all the departments where the Students are explained LMS, Library Services, Academic expectation and polices and procedure.

Institutional Facilities and Electronic Resources

EIBFS acknowledges the importance of information technology as an enabling factor in the educational and learning process, and starting from this recognition adheres to a policy of physical and technological resources that takes inconsideration issues related to equipments and software, health and safety and use of technology resources.

Technology

EIBFS adheres to a policy of physical and technology resources that stresses the importance of technology (whether in the form of hard or software) in enhancing the quality of its educational programs, provision of services and conduct of its business. For this purpose the management of the institute is committed to purchasing the latest and most advance technology and making it available to its academic staff, students, researchers and the employees whether in classrooms, offices or library.

Available IT resources at EIBFS

- All the classrooms / Library / computer Labs are equipped with Wi-Fi connections and access to the students has also been provided in all the campuses.
- All EIBFS class rooms are equipped with Smart Board, Television, latest computers, over head projectors.
- New network cabling infrastructure support
- Multipurpose server such as application server, print server, files server, mail server, and web server.
- EIBFS has launched a new portal, which is updated on weekly basis, and it links to similar institute in the gulf region.
- A backup system of the Institute's information.
- Students records management system that include all classes schedules students personal information, and academic details such as , program information, courses taken ,schedules , results by semesters, certificates and transcripts.
- SMS system. In order to contact trainees & students by sending mobile messages.
- The electronic library system that is used for circulation, research...etc.
- Online services for students to view their grade and information through website.
- Providing integrated archiving system of the records and the Institute's documents in the educational and training field to be easily maintained and retrieved.

Environmental Health and Safety

EIBFS is committed to strong programs of accident and injury prevention and to complying with all environmental, health and safety laws and regulations. Good health and safety practices are the

responsibility of each faculty member, staff member, student, and visitors to the institute. EIBFS makes all reasonable efforts to:

- Ensure that all used equipment, substances, and work systems used are suitable for their intended purposes and take all practical steps to meet safety requirements.
- Protect the health and safety of EIBFS faculty, staff, students, and visitors who are present in the institute campuses.
- Comply with all applicable UAE and legislations and associated codes of practice.
- Provide safe workplaces - academic, research, and administrative for faculty, staff, and students.
- Provide information to faculty, staff, and students about health and safety hazards.

Fire Drills

Practice fire drills may be carried out to create awareness amongst students, staff and faculty in the unlikely event a fire breaks out. Students are requested to follow instructions of the concerned personnel when drills are conducted.

Students Behavior and Academic Integrity

Academic integrity requires commitment to the values of honesty, trust, fairness, respect, and responsibility. It is expected that students at EIBFS, will adhere to these ethical values in all activities related to learning and research. Academic integrity plays a very critical role in the mission of EIBFS. It is your responsibility as the student to complete your academic work with absolute honesty and integrity - academic work includes all tests, assignments, projects, case studies, presentations, field work, and examinations. As a registered EIBFS student you must accept this responsibility along with other rules and regulations of the institute. You are also responsible for understanding the requirements for each course and what kind of effort is required, permitted, and accepted by the instructors. It is the responsibility of the instructors to explain and clarify these requirements, especially regarding take-home assignments, case studies, projects, and team-based course work. The code of academic conduct and standards covers cheating and plagiarism, and it is applicable for all courses and programs offered throughout the academic year. The plagiarism is checked by using Copyleaks software.

Academic Honesty Violations

Academic honesty policies are focused on raising student and faculty awareness of the significance of academic integrity and the prevention of cheating and plagiarism. Examples of cheating may include:

- Copying the answers or other work of another person.
- Sharing information or answers when doing take-home assignments, tests or examinations except where the instructor has authorized collaborative work.
- Having in an examination or test any materials or equipment other than those authorized by the examiners.
- Impersonating a student on an examination or test or being assigned the results of such impersonation.

- Accessing unauthorized information when doing take-home assignments, tests or examinations.
- Accessing or attempting to access examinations or tests before it is permitted to do so.
- Recovery of forbidden material from the student's person, clothes, table, etc. while still in the examination room.
- Copying from books, notes, mobile phones, non-permissible calculators, and any other media etc. in the examination room.
- Writing answers for another student.
- Receiving or providing unfair assistance verbally or in any other manner.
- Impersonation (pretending to be another person or having another person sit the exam for you).
- Misbehaving with the invigilating staff or any other act of indiscipline in or outside the examination hall.
- Changing of seat or room without the permission of the invigilator.
- Taking the answer book outside the class.
- Exchanging question paper/answer book with another student.
- Disturbing the class or damaging furniture and property in or around the examination room.

Examples of plagiarism may include:

- Submitting the work of another person in whole or in part as original work.
- Submitting false records, information or data, in writing or orally.
- Copying another person's work either word for word or making some changes but keeping the structure, much of the language, and main ideas the same. Even if the work has not been published, it should be treated as someone else's work and not the student's own work.
- Buying, borrowing, or otherwise obtaining and handing in a paper, project or course assignment as if it were the student's own work.
- Turning in work someone else has written, even if the paper is enclosed in quotation marks. Also, a large part of the paper cannot simply be quotations.
- Allowing someone else to edit, rewrite or make substantial changes in one's own work and turning it in without acknowledging the other person's contribution.
- Using someone else's words or ideas without crediting that person.
- If someone else's words are used, they must be properly cited by putting quotation marks around them and making reference to the source.
- If a picture is downloaded from the internet, the source of the picture must be identified and cited.
- Every book, magazine, or internet site used in a paper must be identified in the bibliography.
- For the purpose of referencing students must use the standards for writing and citation manuals.

Students Code of Conduct

Students working towards program are expected to be mature, responsible, and committed to preparing themselves for their professions. One manifestation of that maturity is a highly-developed sense of self-respect coupled with an equally high regard for the rights and privileges of others and for the rules that regulate society. It is hoped that students realize the extent to which personal growth

depends upon the development of self-discipline and the exercise of it in getting along well with others and maintaining high standards of honesty and moral conduct. Therefore, although minimal rules exist so as to create the atmosphere for a truly liberal education, all students are expected to act in a way that does not infringe upon the rights of others or upon the educational process.

Other Examples of Misconduct

Other types of misconduct which may lead to dismissal of the student are:

- Disruption of lessons, lectures and examinations through poor behavior.
- Malicious/intentional damage or theft of Institute property.
- Theft of property legally owned by EIBFS personnel and registered students on the premises.

Penalty

The minimum penalty for these acts in an examination is expulsion from the particular examination room, and an award of 0 marks for the particular examination. Further punishment will be decided by the Disciplinary Committee in accordance with the nature and number of the infringement violations.

If the student committing an offense is a bank employee, the matter will be referred to the concerned bank for suitable disciplinary action against him/her.

All students are informed about EIBFS's expectations regarding behavior and code of conduct in the New Student Orientation program that takes place in the first week of each major semester in September and January. Student Affairs closely monitors students through a Daily Report Card system when student behavior falls below expectations.

Procedure for Resolving Complaints

EIBFS is committed to providing its students with a high-quality education and it cherishes excellence, integrity, fairness and equality. When student complaints occur, it always endeavors to resolve them in a speedy and fair way within a clear framework that encourages discussion and resolution based on the principles of natural justice, equity and fair treatment. Complaints made under this policy will be monitored and reviewed by the Head of Student Affairs at each campus. Central to this framework lies the principle of respecting the confidentiality of individuals.

Students currently registered as an EIBFS student may complain about an aspect of one of the following:

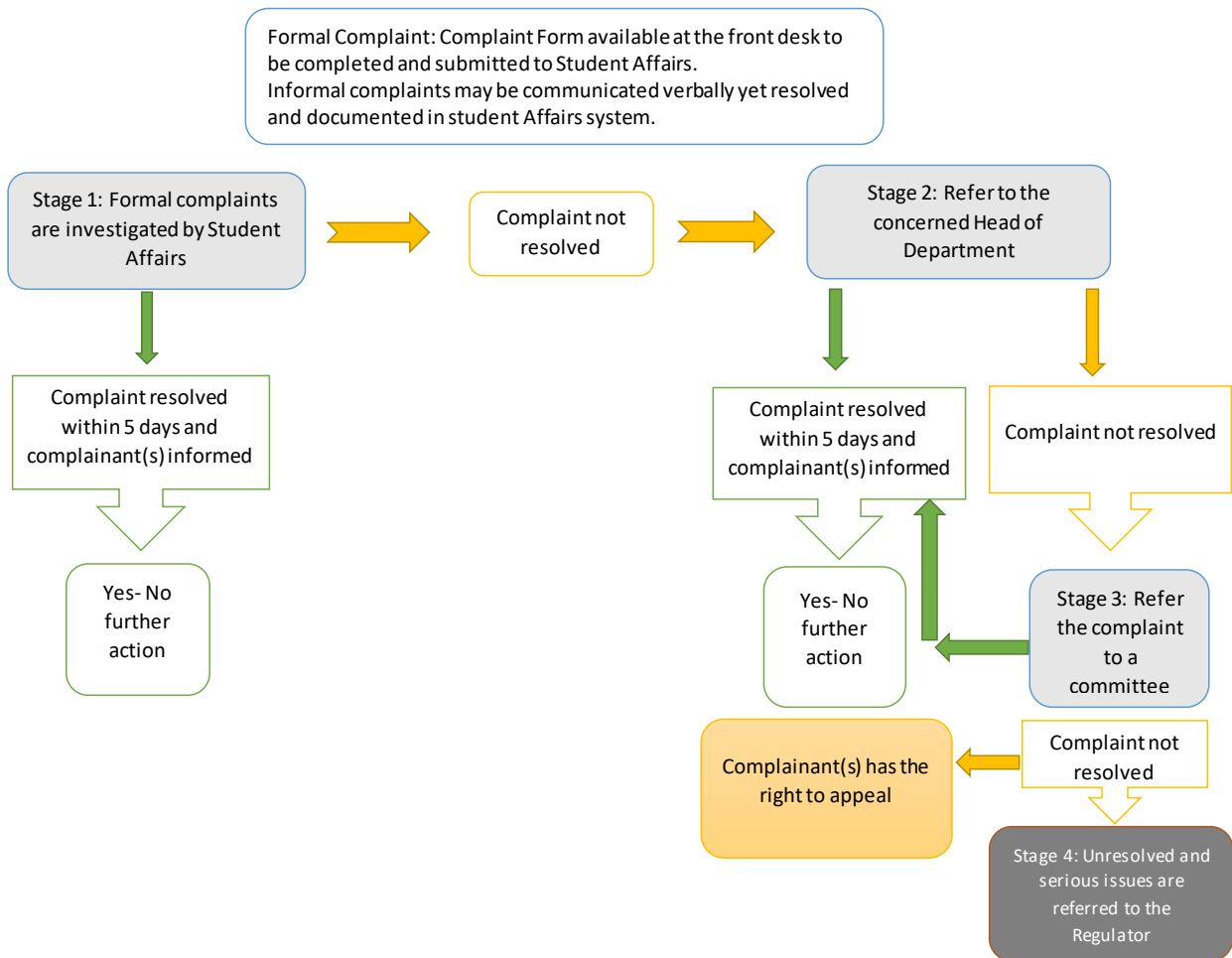
- Teaching and academic facilities
- Academic and Administrative services
- Student support services
- An alleged action or inaction by the Institute or a member of its staff

Students may raise complaints jointly, if desired. Normally this is most likely to occur where the service(s) provided have seriously failed a number of students who perceive them to have created a hindrance to achieving their learning outcomes.

Anonymous complaints will not be considered under this procedure. If a member of staff receives an anonymous complaint, he/she will be expected to seek advice from higher management as to how the complaint should be dealt with.

Student complaints will normally be dealt with using an informal procedure at the local level in the first instance, with the minimum number of people involved. A resolution at local level should be attempted wherever possible and is most often in the best interests of all parties involved. The formal procedure will be followed only if a resolution of the complaint is not achieved at the local level. If a student is not satisfied with the formal procedure, he/she may appeal directly to the Disciplinary Committee.

Complaint Procedure – EIBFS Student Affairs



Outcome

A course of action will be identified and communicated to the complainant(s). In some cases, it may be most constructive for recommendations to be made about the way in which the actions of individuals or units should change in response to the issues raised. EIBFS reserves the right to communicate the remedies proposed to issues of a general nature, particularly where it is recognized that the matter may have affected more students than the actual complainant(s). This procedure therefore retains the flexibility to review complaints formally, when necessary, but emphasizes the use of conciliation and mediation to reach acceptable outcomes rather than formal judgments.

Confidentiality

All information received in the course of a complaint will be confidential to those involved in the process. When a student makes a formal complaint, the individual/department/service against whom the complaint is made will be provided with a copy of the complaint, in the interests of natural justice.

Fire and Safety

EIBFS provides training to all employees for their roles in all emergency plans. It ensures that the necessary drills shall be conducted annually to measure the effectiveness of this emergency response procedure. Fire escape layouts have been displayed on all floors.

Types of extinguishers

- Water and Foam: for Class A fires only. Not suitable for class B or C fires.
- Water and foam extinguish fire by reducing the heat and the foam helps to separate oxygen from the objects.
- Carbon Dioxide: for Class B and C fires. Not effective for Class A fire. Carbon dioxide extinguishes fire by separating oxygen from the object and removing heat.
- Dry Chemical: multipurpose dry chemical works for Class A, B and C and ordinary dry chemicals works for Class B and C only. Dry chemical extinguishes fire by interrupting the chemical reaction.
- Wet Chemical: for Class K fire only. Wet chemical extinguishes fire by removing heat and separating oxygen from fuel elements.
- Clean agent: for Class B and C. Clean extinguishers used halon or halocarbon agents to interrupt the chemical reactions.
- Dry Power: for Class D only. Dry power takes away heat and separates oxygen to extinguish fire.

Student Records

Education records include a range of information about a student that is maintained in institute in any recorded way, such as handwriting, print, computer media etc. Examples are:

- Application form includes: an attested copy of the high school certificate or its equivalent, original school/college/university transcripts, an original copy of IELTS or TOEFL score, a photocopy of a valid passport / UAE ID card, five (5) recent (passport size) photographs
- Student transcript
- Special education letters;
- Disciplinary records.

Privacy of student records

All records affecting students that are maintained by student affairs are official EIBFS records, and as such, remain the property of the EIBFS. EIBFS is not to disclose any student academic personal or financial record except when the request is from the student, a university official with a legitimate educational interest, someone requesting directory information, or related to a request with consent from the student. Students have the right to review this record of requests and disclosures of student record information.

Student Affairs Office Contacts

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