

London School of Theology

Consumer Protection Law Self-Assessment

Groups Responsible for Policy Review:	Executive Team
Executive Team Member Responsible:	Academic Secretary and Director of Academic Services
Date Last Approved:	January 2026
To be Reviewed:	Every 24 months
Review consultation:	Executive Team
Date of Next Review period:	January 2028

Document history:

Date	Change	Reason
01/2026	Updated document for most recent changes to LST's Offer Terms and Conditions Updated historic data including programmes	To bring up to date

Provider's Name: London School of Theology

Provider's UKPRN: 10004075

LST's approach to ensuring compliance with consumer protection law

Introduction

1. While small, in terms of the overall higher education sector, LST is one of the largest independent Christian theological colleges in Europe and has been providing high quality theological education for over 80 years. For over 30 years, LST has delivered university accredited programmes in theology at undergraduate, postgraduate and research levels, as well as non-accredited short courses. Since 2005, LST's accredited programmes have been validated by Middlesex University. While maintaining a focus on a core undergraduate BA (Hons) Theology degree, LST has successfully integrated this with other vocational disciplines through the provision of BA (Hons) programmes in Theology and Worship Studies, Theology and Counselling and Theology and Liberal Arts.
2. At Master's level, LST's suite of postgraduate taught programmes (MA qualifications in Biblical Studies, Theological Studies and Practical Theology and Ministry) provides progression routes for undergraduate students, as well as postgraduate opportunities for students studying in a professional or vocational context. LST jointly offers postgraduate research programmes: MTh, MPhil and PhD in partnership with Middlesex University.

Documents available for review

- Middlesex University Revalidation approval letter – June 2025.
 - Partnership Agreement between LST and Middlesex University.
 - Memorandum of Co-operation between LST and Middlesex University – for each of the programmes referred to above.
3. LST students study in a variety of modes:
 - On-campus – face-to-face.
 - Online – with input from a tutor and the Virtual Learning Environment (VLE).
 - Intensive – condensed on-campus delivery with the possibility of earning academic credit.
 - Mixed-mode – students studying through a combination of on-campus and on-line delivery.
 - Distance learning – developed from the traditional 'correspondence course'.

Size

4. The following data sets the above in context (2025-26):
 - Number of Professional staff: 50 (24 full time and 26 part time)

- Number of contracted faculty: 22 (10 full time and 12 part time)
- Number of registered students: 353 on LST validated programmes
- Turnover: £2.8m
- Total Net Assets: £9.4m.

Compliance assessment

5. In preparation for this submission, London School of Theology (LST) Executive Team reviewed its policies, processes, regulations, formal documents and materials against the guidance and requirements of:
 - a. UK higher education providers' advice on consumer protection law, published by the Competition & Markets Authority (May 2023).
 - b. Regulatory Advice 3: Registration of new providers for 2019-2020 published by Office for Students (August 2025).
 - c. Consumer Protection from Unfair Trading Regulations 2008.
 - d. Consumer Contracts (Information, Cancellation and Additional Charges) Regulations 2013.
 - e. Consumer Rights Act 2015
6. This self-assessment document was produced as evidence that the review had been undertaken.
7. The result of the review is that LST believes the institution to be compliant with Consumer Protection Law. However, in the context of continuing enhancement activities within the institution and with a view to providing additional and independent assurance, this self-assessment identifies areas of compliance but also areas of development.
8. The areas of development include implementing processes to provide independent and evidenced compliance assurance through external legal advice and student feedback.

Information for prospective students

9. Information about the content and structure of the programmes LST offers, and the fees/costs associated with them are provided to a student before a student decides whether to study at LST. This information is provided:
 - a. Verbally - through discussions with members of LST's Engagement Team who undertake student recruitment, through discussions and presentations at open days and through interviews with faculty (LST faculty interview every student who wishes to attend LST).
 - b. In writing - through the LST Prospectus and other documents (see Table 1 below).
 - c. Visually – on the LST website, on social media and through advertisements and published periodicals.
10. Information provided is accurate, clear and unambiguous, although LST reviews its website and other materials to ensure that content is refreshed for every recruitment cycle. In this regard, Programme Leaders bear responsibility for ensuring that programme content on the website and in the relevant Programme Handbook/s is up-to-date and applicable to prospective and current students. In addition, LST produces a new Prospectus each year, in which programmes across the institution are more fully described.
11. Information is easily accessible through written and visual communications; this includes through the website, Programme Handbooks and open days. Summary programme information leaflets are handed out at recruitment events but point applicants to the Prospectus and to the LST website, where more details of the School's programme offerings can be accessed.

Area for development: To identify 'important' and 'significant' rules and regulations and ensure these are brought to the attention of students early in the recruitment phase.

Information in the offer stage

12. When an offer is sent to a student, material information regarding the programme is provided to them, including the Programme Handbook. As confirmed in the LST Student Offer Terms and Conditions [LST Offer T&Cs](#) when an offer is accepted by the prospective student there then exists a contract between LST and that prospective student. During this period, LST continues to provide important information to prospective students to inform decision making; this is in compliance with Consumer Protection from Unfair Trading Regulations 2008 (CPRs). Should information change from

that previously notified, LST notifies the applicant / prospective student prior to enrolment, as outlined in the Offer Terms and Conditions. Where LST anticipates changes, they are also made clear.

13. Where an application /student wishes to live onsite, LST requires a student to enter into a signed contract in respect of accommodation (Residency Terms & Conditions, Appendix 001) and payment of fees (Fee Payment Plan, see embedded link below).

Information in the enrolment stage

14. LST appreciates that any changes made following the acceptance of an offer and prior to student enrolment must be communicated with the student; otherwise this may be a 'misleading omission' under the CPRs.

- a. Where LST enrolls a students on campus, LST appreciates that the CPR requirements for on-premises contracts apply.
- b. Where students are enrolled 'at a distance' LST appreciates the need to comply with the Consumer Contracts (Information, Cancellation and Additional Charges) Regulations 2013 (CCR) requirements for distance contracts.

15. Upon enrolment all students have access to:

- a. www.lstonline.ac.uk – LST's Student Hub / intranet for students.
- b. VLE – LST's virtual learning environment.
- c. Current Programme Handbook for their chosen programme.
- d. Access to the Student Information System

16. LST believes that these documents are fair in that they:

- a. Include clear rules and regulations.
- b. Are accessible and available to students at the appropriate time.
- c. Are written in plain English and intelligible language so that students understand them.
- d. Are not drafted with the intention that their effect could be unfair.
- e. Drafted in a way to strike a fair balance between the rights and obligations of LST and those of the student.

Information for applicants and students:

17. Information is communicated to applicants and students as follows:

- a. Verbally - through discussions with members of LST's Engagement Team who undertake student recruitment, through discussions and presentations at open days and through interviews with faculty (LST faculty interview every student who wishes to attend LST).
- b. In writing - through the LST prospectus and other documents.
- c. Visually – on the LST website, on social media and through advertisements and published periodicals.

18. Most applications to LST are dealt with in accordance with the following cycle:

- a. Applicants either apply via UCAS or complete a LST online Application Form, Disabilities Form, the course specific questionnaire (where applicable) and provides references which are taken up.
- b. Applicant completes Fee Payment Plan and Pledge Form (if appropriate).
- c. Faculty interview is conducted to assess applicant suitability.
- d. If applicant has been out of education for a while they may be asked to complete a short essay to assess their academic ability
- e. Offer to study is made, and a copy of the current academic year's Programme Handbook (containing all material information) together with LST Student Offer Terms and conditions is sent to all students with the offer.
- f. Applicant completes Acceptance Form.
- g. Applicant pays deposit.
- h. LST stays in contact with the applicant.
- i. Accommodation is offered / confirmed.
- j. Student signs Residency Terms & Conditions (if applicable).
- k. LST ABC and Community Code is sent to the student.
- l. On registration the student receives the new updated Programme Handbook for the new academic year.
- m. Student is granted access to the Virtual Learning Environment and Student Hub (intranet).

Area for development: Programme Handbooks refer to LST policies and procedures; however, it is not known

whether students read all of the Handbook. Therefore, during the induction process, more explicit reference will be made to the importance of the Programme Handbook, and to the key policies and procedures relevant to most students.

19. Applicants and students receive specific information from LST in accordance with the following timing and delivery methods.

Table 1 – Information schedule

<u>Information</u>	<u>Timing and method of delivery To the applicant / student</u>
LST prospectus (Appendix 012).	At Open Days and other public events and, in response to requests from applicants, by downloading from the website, on other occasions and through other mediums.
Fee Sheet (Appendix 013 to 020)	Prior to the applicant / student being required to complete the Fee Payment Plan.
Fee Payment Plan – link below	At the same time as the offer being accepted.
Student Finance England information	Students encouraged to check their website at the earliest possible stage of the application if they wish to fund their studies with a loan.
Residency Terms & Conditions (Appendix 001)	When a student accepts a room that has been offered. Accommodation (on campus) is not confirmed until students have satisfactorily completed the Application Process
On-line Application Form	Completed by the applicant as part of the Application Process. Prior to applying, potential applicants are able to complete an online Enquiry at any stage in their engagement with LST; the Engagement Team respond to Enquiries submitted online through the LST website (www.lst.ac.uk).
On-line Disabilities Form – link below	Completed by the applicant as part of the Application Process.
Acceptance Form – link below	Completed by the student when accepting the offer of a place at LST.
Pledge Form – link below	Completed by a student sponsor (where appropriate).
<u>Information</u>	<u>Timing and method of delivery To the applicant / student</u>
LST ABC and Community Code (Appendix 002)	Included in the prospectus, available on the website and sent to the student at the offer stage.
Programme Handbook: Cert HE/Dip HE/ BA (Hons) Theology (Appendix 003)	A copy of the current Programme handbook (at the time of the application) is sent to all student at offer. Once a student enols, an updated handbook for the academic year of



List all degrees....	enrolment is sent.
Programme Handbook: Cert HE/Dip HE/ BA (Hons) Theology & Counselling (Appendix 004)	Sent to the student at enrolment.
Programme Handbook: Cert HE/Dip HE/ BA (Hons) Theology and Worship Studies (Appendix 005)	Sent to the student at enrolment.
Programme Handbook: PG Cert / PG Dip / MA Theological Studies (Appendix 008)	Sent to the student at enrolment.
Programme Handbook: PG Cert / PG Dip / MA Practical Theology and Ministry (Appendix 009?)	Sent to the student at enrolment.
Programme Handbook: PG Cert / PG Dip / MA Biblical Studies (Appendix 010)	Sent to the student at enrolment.
Programme Handbook: Research Degrees: MTh; MPhil; PhD (Appendix 011)	Sent to the student at enrolment.

Linked documents

Fee payment plan

<https://www.cognitofirms.com/LondonSchoolOfTheology6/UndergraduateFeePaymentPlanApplication2>

Application Form

<https://www.cognitofirms.com/LondonSchoolOfTheology6/UndergraduateApplicationForm>

Pledge Form

<https://www.cognitofirms.com/LondonSchoolOfTheology6/PledgeForm2>

Online Disabilities Form

<https://www.cognitofirms.com/LondonSchoolOfTheology6/disabilityspecialneedquestionnaire>

Student Acceptance Form

<https://www.cognitofirms.com/LondonSchoolOfTheology6/UndergraduateAcceptanceForm>

Contract terms and conditions

20. LST has clear 'Offer Terms and Conditions' which can be found on their website [LST Offer T&Cs](#) and are highlighted on the offer acceptance form an applicant is asked to sign following the issue of a formal offer of study.
21. The terms and conditions make clear they should be read in conjunction with:
- The policies, procedures and regulations referred to in them,
 - the conditions of the offer from LST as outlined in their offer letter.
 - the rules governing student conduct (the Community Code). [LST Community Code](#)
 - the fee sheet Fees & Funding for their programme
 - the terms in the current programme handbook for their course which accompanied the offer letter.
 - The acceptance form makes clear that Programme Handbooks are updated each year and a link to the new Handbook will be sent to them when they enrol on the course.
22. Should an applicant wish to live on site separate Residency Terms & Conditions are made available to the student when they accept the room option they are offered.
23. Students are notified of the requirement to abide by the terms of the following policies and procedures:
- LST ABC and Community Code [LST Community Code](#)
 - Relevant Programme Handbook.



- c. Policies and processes referenced in the Programme Handbook.

24. LST believes that its documents are fair in that they:

- a. Include clear rules and regulations.
- b. Are accessible and available to students at the appropriate time.
- c. Are written in plain English and intelligible language so that students understand them.
- d. Are not drafted with the intention that their effect could be unfair.
- e. Drafted in a way to strike a fair balance between the rights and obligations of LST and those of the student.

Complaint handling processes and practices

25. LST has a number of complaints policies and procedures which are brought to the attention of students through the Programme Handbooks and by faculty and administrative staff in receipt of complaints:

- a. Student Academic Appeal Policy & Procedure [LST-Student-Academic-Appeal-Policy-and-Procedure](#)
- b. Student Academic Complaint Policy & Procedure [LST-Student-Academic-Complaint-P&P](#)
- c. Non-Academic Complaint Policy & Procedure [LST-Non-Academic-Complaints-Policy-and-Procedure](#)

26. LST believes that its complaints policies and procedures are accessible, clear and fair to students and that they provide students with clear and accurate information about the complaint handling process. The following is also of note:

- a. Where a student raises a complaint through an informal stage, the student is notified that the formal stage can be followed; this, in accordance with the policies.
- b. At the conclusion of a process, a student is notified of their ability to raise the complaint with LST's validating partner, Middlesex University, or with the Office of the Independent Adjudicator (OIA).
- c. The complaint handling process sets clear and reasonable timescales which are always applied for the benefit of the students.
- d. Unreasonable barriers are not put in place to prevent a student pursuing a complaint.
- e. The policies and procedures provide the ability for a student to escalate the matter if they are unhappy with the outcome and to appeal the matter if not satisfactorily resolved. Board of Trustee members are involved with hearing appeals in respect of student complaints.
- f. Student complaints are handled by senior members of staff including the Principal, Academic Secretary, Academic Dean and Director of Finance & Administration.

27. Comprehensive records of each complaint and the progress of each complaint are kept by the Academic Secretary. The following is evidence that LST's complaint handling policies and processes are utilised by students and are effective in responding to and dealing with concerns:

- a. There were 3 formal academic appeals in 2024/25 of which 2 were not upheld and one was partially upheld.
- b. There were 4 academic appeals which were dealt with informally – 1 was upheld, the remaining 3 were not upheld
- c. There were 4 Non-academic complaints - 1 was partially upheld and 3 not upheld.

28. **Area for development:** LST will write a Consumer Law Policy that briefs staff about Consumer Law obligations, including the importance of providing information to applicants and students.