



## **TERMS AND CONDITIONS**

**Admissions Portal**

*Date: May 2026*

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## 1 Introduction and Acceptance of Terms

Welcome to the LIAS Admissions Portal (the “**Portal**”). LIAS is a trading name of **London School for Actuarial Studies Ltd.** (the “**Institute**”, “we”, “us”, or “our”), a company registered in England and Wales. These Terms apply solely to your use of the LIAS Admissions Portal. Separate Terms and Conditions apply to the general LIAS website ([www.lias.org.uk](http://www.lias.org.uk)) for casual browsing. By creating an account, submitting an application, or using any feature of this Portal, you (“Applicant” or “User”) agree to be legally bound by these Terms and Conditions (“Terms”), our Privacy Notice, and all applicable laws and regulations.

If you do not agree with any part of these Terms, you must not register an account or use the Portal. These Terms constitute a binding agreement between you and the Institute.

LIAS is not yet registered with the Office for Students (OfS). These Terms have been developed with reference to OfS and CMA guidance as good practice. Continued use of the Portal after any amendments constitutes acceptance of the updated Terms.

## 2 Eligibility

To use this Portal you must:

- Be at least 18 years of age, or have parental/guardian consent if under 18;
- Provide accurate, current, and complete information during registration and the application process;
- Not have been previously expelled or banned from the Institute or its associated platforms;
- Meet the minimum academic qualifications for the programme(s) you are applying to, including any requirements set by our partner awarding body, EuroAmerican Institute (see Section 5.5).

The Institute may verify eligibility at any time and reserves the right to suspend or terminate accounts that do not meet these requirements.

## 3 Account Registration and Security

### 3.1 Account Creation

You are required to register an account to access the admission features of this Portal. During registration, you must provide a valid email address and create a secure password. You are responsible for maintaining the confidentiality of your login credentials.

### 3.2 Account Accuracy

You agree to provide truthful and accurate information at the time of registration and throughout your application. Any misrepresentation – whether intentional or negligent – may result in:

- Immediate disqualification of your application;
- Cancellation of any offer of admission already extended;

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- Expulsion if the misrepresentation is discovered after enrolment;
  - Potential legal action where warranted.

### 3.3 Account Security

The Institute has the right to disable your account credentials at any time if you fail to comply with any provision of these Terms. You are advised to log off from the Portal when not in use and ensure that devices used to access the Portal are secured.

## 4 Changes to These Terms

We reserve the right to vary, alter, or add to these Terms at any time. The current version will always be available on the Portal. Material changes will be notified to you by email or via a prominent notice on the Portal. If you continue to use the Portal after the effective date of any changes, you will be deemed to have accepted the revised Terms. The date of the most recent revision is shown at the top of this document.

These Terms will be reviewed by **30 June 2027** and annually thereafter.

## 5 Admission Process and Application

### 5.1 Submission of Application

Applicants must complete all required sections of the application form truthfully. Incomplete applications may not be considered. Submission of an application does not guarantee admission.

### 5.2 Supporting Documents

You are required to upload all supporting documents as specified. The Institute accepts documents in the following formats: PDF, JPEG, PNG. Each file must not exceed 5 MB. The Institute reserves the right to request original documents for verification at any time.

By uploading documents or content to the Portal, you confirm that you have the legal right to do so and that the materials do not infringe any third-party rights. The Institute may use uploaded materials solely for the purposes of evaluating your application.

### 5.3 Application Fees

Application fees, where applicable, are non-refundable unless the Institute cancels the programme or admission cycle, or as otherwise required by applicable consumer law. Payment must be completed as instructed on the Portal; the Institute is not liable for failed transactions due to third-party payment gateway issues.

### 5.4 Admission Decisions

All admission decisions are made solely at the Institute's professional discretion, based on academic and other relevant criteria. Admission offers are conditional and may be withdrawn if

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conditions are not satisfied by the specified deadline. Where required by UK consumer law or good practice, you may request written feedback on a rejection decision – such requests should be sent to [admissions@lias.org.uk](mailto:admissions@lias.org.uk).

## 5.5 Partner University (Joint Programme)

For the master's degree offered jointly with **EuroAmerican Institute**, your application will be shared with that university as described in our Privacy Notice (joint controllership). Admission decisions may be made jointly or separately as set out in the programme description. You may also be subject to EuroAmerican Institute's student regulations after enrolment.

## 6 Authenticity of Information and Documents

By submitting your application, you certify that:

- All information provided is true, accurate, and complete to the best of your knowledge;
- All uploaded documents are genuine, unaltered originals or true copies;
- You have not plagiarised any portion of a personal statement or essay;
- You have not engaged any third party to impersonate you or complete your application.

Submission of fraudulent documents or information constitutes a serious breach of these Terms and may result in permanent disqualification, legal proceedings, and reporting to relevant academic or regulatory authorities.

## 7 Acceptable Use of the Portal

You agree to use this Portal only for lawful purposes and in accordance with these Terms. You must not:

- Upload, transmit, or distribute any content that is unlawful, defamatory, obscene, or harmful;
- Attempt to gain unauthorised access to any part of the Portal or its underlying systems;
- Use automated bots, scrapers, or scripts to interact with the Portal;
- Impersonate any other person, including another applicant or Institute staff;
- Interfere with the proper functioning, security, or integrity of the Portal;
- Use the Portal for any commercial, promotional, or advertising purposes;
- Transmit any data containing viruses, Trojan horses, worms, spyware, or other malicious code;
- Use the Portal to harass, harm, or target minors in any way;
- Use contact details obtained through the Portal to harass any person;
- Post reviews or content about the Institute that are knowingly false or misleading.

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The Institute reserves the right to suspend or permanently terminate access to any user found in breach of these Acceptable Use provisions.

## 8 Data Protection and Privacy

The Institute collects and processes your personal data as described in our **Privacy Notice** (available on the Portal). The Privacy Notice explains:

- What data we collect;
- The lawful bases for processing (which do not rely solely on consent for admissions purposes);
- How we share data with our partner university EuroAmerican Institute and other third parties;
- Your rights under UK and EU GDPR;
- International data transfers.

By using this Portal, you acknowledge that you have read and understood the Privacy Notice. You warrant that all personal data provided by you is accurate and up to date. You agree to update your information promptly when it changes.

## 9 Intellectual Property

All content on this Portal – including text, graphics, logos, icons, interface design, and software – is the intellectual property of London School for Actuarial Studies Ltd. (trading as LIAS) or its licensors and is protected under applicable copyright and intellectual property laws.

You are granted a limited, non-exclusive, non-transferable licence to access and use the Portal solely for the purposes of applying for admission. You may not:

- Reproduce, distribute, modify, or create derivative works from any content on the Portal without explicit written permission from the Institute;
- Use any trademark of LIAS or the Institute without prior written permission;
- Create a database by systematically downloading or scraping substantial parts of the Portal;
- Remove any copyright, trademark, or intellectual property notices from content accessed through the Portal.

## 10 Disclaimer and Limitation of Liability

The Portal is provided on an “as is” and “as available” basis. The Institute makes no warranties, express or implied, regarding the uninterrupted availability, accuracy, or reliability of the Portal.

Nothing in these Terms excludes or limits our liability for:

- Death or personal injury caused by our negligence;
- Fraud or fraudulent misrepresentation;

- Any other liability that cannot be excluded or limited under English law (including the Consumer Rights Act 2015).

Subject to the above, the Institute shall not be liable for:

- Any loss of data due to technical failures or force majeure events;
- Errors or omissions in information published on the Portal;
- Delays in processing applications due to system maintenance or downtime;
- Any indirect, incidental, or consequential damages arising from use of the Portal, to the fullest extent permitted by law.

It is your responsibility to ensure timely submission of applications well before stated deadlines to account for any unforeseen technical issues.

## 11 Termination of Access

The Institute may, at its sole discretion and without prior notice, suspend or terminate your access to the Portal if:

- You breach any provision of these Terms;
- You provide false or misleading information;
- Your account is found to be involved in fraudulent activity;
- The Institute discontinues or restructures the Portal.

Upon termination, your right to use the Portal ceases immediately. You may contact [admissions@lias.org.uk](mailto:admissions@lias.org.uk) to appeal a termination decision.

## 12 Grievance and Dispute Resolution

Any grievance relating to these Terms or your application should first be submitted in writing to the Admissions Office at [admissions@lias.org.uk](mailto:admissions@lias.org.uk). The Institute aims to respond to all formal grievances within 15 working days.

If you are a rejected applicant for a UK-based programme, you may have the right to request a review by the Office of the Independent Adjudicator for Higher Education (OIA) after exhausting our internal complaints procedure. LIAS is not yet registered with the OfS, so the OIA route is not currently available. Once registration is obtained, we will notify applicants of their OIA rights.

If the grievance cannot be resolved through internal channels, either party may refer the matter to the courts of England and Wales (see Section 13).

## 13 Governing Law and Jurisdiction

These Terms shall be governed by and construed in accordance with the laws of **England and Wales**.

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Any legal proceedings arising out of or in connection with these Terms shall be subject to the exclusive jurisdiction of the courts of England and Wales. However, if you are a consumer resident in an EU member state, nothing in this clause deprives you of the mandatory consumer protections of your country of residence or the right to bring a claim in your local courts under applicable EU regulations.

## 14 Contact Information

For questions, concerns, or support regarding these Terms or the Portal, please contact:

- **Email:** [admissions@lias.org.uk](mailto:admissions@lias.org.uk) (for admissions queries)
- **Data protection:** [privacy@lias.org.uk](mailto:privacy@lias.org.uk)
- **Office address:** London School for Actuarial Studies Ltd., 51 Lime Street, London, EC3M 7DQ, United Kingdom
- **Response time:** We aim to respond to all queries within 5 working days.

## 15 Acknowledgement

By checking the box during account creation, you confirm that you have read, understood, and agree to be bound by these Terms and Conditions, and that you have read and understood our Privacy Notice.