



INTERNATIONAL  
UNIVERSITY  
OF MONACO

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# General University Policies

2018-2019

The present General University Policies were approved by IUM Board of Directors in December 2018.

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# 1. Introduction

## 1.1 The International University of Monaco

The International University of Monaco (IUM) is a private institution of higher education founded in 1986 in the Principality of Monaco. Since 2010 IUM is part of *Groupe INSEEC* (INSEEC U.), one of the largest French based educational institutions.

IUM is granted license to deliver diplomas by the Government of Monaco. It offers degree programs at Bachelor, Master and Doctoral levels. IUM diplomas are recognized by the Government of Monaco (latest renewal by Ministerial Act n. 2018-300 of April 4, 2018).

IUM uses English as its language of instruction.

## 1.2 Mission Statement

IUM educates highly skilled and responsible business leaders from all over the world in the fields of high-value activities particularly in Luxury, Hospitality, and Financial Services.

IUM offers outstanding teaching in its small, connected, stimulating, cross-cultural environment fostering an entrepreneurial spirit, collaborative work, and mutual understanding among students, faculty and staff.

IUM stands for educational quality through research devoted to the advancement and dissemination of management knowledge in high-value activities to improve managerial practices. It conducts its research activities in close connection with the local and international business community, encouraging innovation, corporate social responsibility, and sustainable development.

IUM contributes to the internationalization of the academic institution to which it belongs, *Groupe INSEEC*, and to the Principality of Monaco's attractiveness and dynamism.

## 1.3 Educational Philosophy

IUM seeks to educate and prepare students for successful careers in the business world.

The University achieves this objective through the study of a comprehensive academic curriculum in an environment that integrates theory, research, and application. A faculty body composed of both scholars and practitioners guides students through their academic programs

so that they can learn and understand how formal knowledge and practice operate to inform and enrich each other.

IUM has developed a teaching philosophy based on **five learning principles**:

**Individual attention:** Interactive learning, online support, and small classes accommodate a variety of learning styles, with timely formative feedback reinforcing the learning process and personal development.

**Balance of theory and application:** With both academics and professionals using innovative teaching techniques and online technologies based around lectures, case studies, group projects, and business simulations, students are readily able to apply management theories and models in real life settings.

**Active learning:** Professors create a dynamic, interactive, hands-on learning environment that encourages and expects active engagement from students. Case studies, class discussion, debate, and online forums are commonly used across the curriculum to enhance students' analytical, creative and problem-solving skills.

**Cooperative and collaborative learning:** Regular group projects allow students to apply their knowledge to new situations while developing their skills in leadership, communication, and teamwork.

**Multicultural learning:** Building on the cultural diversity of the student body and faculty, students learn to respect cultural diversity and to negotiate and capitalize on the richness that different perspectives bring to management decisions.

IUM's instructional methodology emphasizes the integration of various disciplines and skills through interdisciplinary projects and assignments, as well as a practical approach and real-world applications.

The University integrates learning technology in its teaching through IUM's online course support platform and its distance learning platform. These tools allow students to easily access course support materials, communicate with instructors, and complete coursework online and in any location.

## 1.4 Ethics Policy and Code of Conduct

This ethics policy is binding upon the entire University community: members of the teaching, administrative and technical staff, the student body, and all other stakeholders.

### Statement of Ethical Values

IUM's four core values underpin our institution:

**EXCELLENCE** - We will continuously strive to nurture a culture of excellence in everything we undertake.

**INTEGRITY** – We will be fair and honest in our dealings with and on behalf of the University.

**RESPECT** – We will respect the rights, dignity, views and property of others.

**RESPONSIBILITY** – We will be individually accountable for all our decisions and for our conduct in compliance with all applicable laws, regulations and University policies.

### **Code of Ethical Conduct**

In fulfilling the University mission and in respecting our ethical values, we commit to:

- Uphold the highest standards of intellectual honesty and integrity in learning, teaching, research, and community service.
- Treat everyone, regardless of level or circumstance, with dignity and respect.
- Maintain open and truthful communications.
- Avoid all forms of violence, intimidation or conduct that in any way interferes with the freedoms and rights of others.
- Refrain from all sorts of sexual or psychological harassment.
- Refrain from any sort of discrimination on social, gender, racial, religious, ethnic, sexual, or any other grounds.
- Foster cross-cultural understanding, and value and embrace diversity of all kinds.
- Respect and preserve the quality of the academic facilities, computer facilities and public space.
- Use the university computer facilities in an ethical and legal manner as stipulated in the university IT charter.

Failure to comply with these standards of conduct will subject an individual to disciplinary action that will be addressed to the Disciplinary Committee that will make the appropriate decision regarding the applicable sanction as indicated in section 2.9, possibly leading to dismissal from the University.

## 2. General Policies

### 2.1 Admission Conditions

Admission to an IUM degree program is determined through the review and evaluation of a candidate's application file, according to each program admission criteria (cf. program specific handbooks). If the evaluation is positive a candidate receives an Offer of Admission which specifies the terms and conditions of the admission.

In many cases such Offer of Admission is conditional to the candidate fulfilling certain requirements (e.g. completing his or her high school degree, proving English proficiency) and providing the required supporting documentation before the start of the program. Candidates that fail to fulfil their admission conditions will not be allowed to start in the program or may be given a determined period of time (usually the first term of enrollment) to provide the requested documentation.

The non-fulfillment of an admission condition automatically implies the withdrawal of the Offer of Admission. Failing to provide the requested documents or falsifying documents or making false statements to IUM officials is subject to sanctions by the Disciplinary Committee.

#### 2.1.1 Enrollment

Enrollment in a degree program becomes effective when the conditions of acceptance stated in the Offer of Admission are fulfilled and the payment of the enrollment fee (the first instalment of tuition) is received by IUM.

Shortly after enrollment, the student receives an email with his or her IUM email account and login details to the university intranet. On the intranet students will find information for the VISA process, guidance to finding accommodation, subscribing health insurance and other practical matters to prepare their arrival at IUM.

#### 2.1.2 Deferral of Enrollment

An admitted candidate may ask to defer his or her start in a program by a maximum of one year. In this case a letter of deferral is issued to change the start date. If the candidate does not confirm his or her start in the program on the new date and pays the enrollment fee to reserve his or her place in the program, he or she will be considered withdrawn from the program.

#### 2.1.3 Transfer Credits from Other Institutions

Applicants who have earned university credits from other institutions may apply for credit transfer to IUM depending on the program to which they apply and subject to the limitations indicated in section 2.1.4 below. They should apply for credit transfer during the admission process. Only courses from an accredited institution of higher learning relevant to the IUM program to which the student seeks admission may be considered for transfer credit.

Students who apply for transfer credits must provide official university transcript(s) from all colleges and universities they have attended. A transcript marked “Issued to Student” is not considered an official transcript. The transcript must be accompanied by the applicable grading scale and course descriptions from the relevant university. Documents not in English or French must be officially translated in one of these languages. Only original documents or notarized copies are accepted. Copies may be notarized by registered notaries, embassies, or IUM staff (for IUM internal use only). Transfer students follow the usual admission procedure.

#### 2.1.4 Limitations to Credit Transfer

##### For Undergraduate programs:

Applicants to an IUM undergraduate degree program may transfer a maximum of 49% of the total credits required to graduate from IUM. Only credits are transferred, not grades. Transfer of credits from another institution is based on the comparability of the nature, course content, level and credits with IUM program.

Students who have completed an Associate Degree or equivalent 2-year degree in the same discipline area may be accepted directly on the third year of the Bachelor program.

##### For Graduate programs:

Applicants to MSc programs (except the Master of Science in Finance) who have already completed four years of university education, and hold a 120-US-credit- or 240-ECTS- degree, may apply for Direct Admission to Term 2 and obtain a waiver of the first term courses.. Only degrees with a specialization in the same discipline area of the Master program in which the student wishes to enroll may be considered for the waiver. The decision is made on a case by case basis taking into consideration the candidate's academic profile and background.

For the MBA and DBA programs, transfer credits are strictly limited by accreditation requirements and are evaluated on a case by case basis.

## 2.2 Program Change, Interruption and Withdrawal

### 2.2.1 Change of program

A student initially accepted in an IUM degree program may ask to change to another IUM program by completing a Change of Program Request Form. The change is subject to the evaluation of the student's file with respect to the new program admission requirements.

Transfer credits may be granted from one IUM program to another at the same degree level, if they are applicable towards the new program graduation requirements, subject to approval of the Program Director.

### 2.2.2 Leave of Absence

Students may apply for a leave of absence in writing to the Academic Administration Office. The time spent on leave of absence is not considered part of the maximum time period to complete the degree. The maximum duration of leave of absence is specified in each program handbook.

### 2.2.3 Program Withdrawal

IUM defines two types of program withdrawal:

- Administrative program withdrawal
- Voluntary program withdrawal.

#### Administrative Program Withdrawal

Students who do not attend any course in a given term and have not petitioned for a leave of absence will be automatically withdrawn from their IUM academic program.

Students who have been dismissed are automatically withdrawn from their IUM academic program. A student may be dismissed for academic, disciplinary or financial reasons.

#### Voluntary Program Withdrawal

Students who do not wish to continue their studies in an IUM academic program must notify the Academic Administration Office of their intention to withdraw from the program. The date of receipt of the written notice is considered the official withdrawal date. The general refund policy applies, please refer to section 3.3.2.

### 2.2.4 Reinstatement

Students who wish to be reinstated in an IUM program after dismissal or withdrawal need to reapply for admission. They may not reapply before one year from the date of dismissal has elapsed.

## 2.3 Auditors (non-degree students)

Individuals who wish to register in courses without completing IUM admission application requirements may request to enroll as Auditors (non-degree students).

In order to enroll, non-degree students must fill out the Auditor Application Form and pay the corresponding application fee and the auditor's per credit tuition rate. They are ineligible for financial assistance or scholarships.

IUM reserves the right to limit courses for which a non-degree student may register, as well as to assess the suitability of a non-degree student for any course.

Individuals who have previously enrolled at IUM but are not in attendance currently, or who previously have been denied regular admission, must petition the appropriate Program Director in order to register as an auditor.

Registering as an auditor in no way guarantees or implies admission to any IUM degree program.

## 2.4 Class Attendance and Behavior

In application of IUM's educational philosophy based on **interactive learning, class attendance and active participation** are essential for succeeding in IUM courses, and are part of a student's responsibility toward the instructor and his or her classmates.

Class discussions benefit from the variety of perspectives and experiences of all participants. Students contribute to each class in a unique way and they are therefore requested to attend class on a regular basis.

IUM encourages and monitors active participation. Students should refrain from disruptive behavior and focus their undivided attention on the class matter while in class.

Cell phones, laptop computers, and other devices must be switched off during classes unless the use of computers is explicitly requested by the instructor.

### 2.4.1 General Absence and Lateness Policy

Student attendance is mandatory and is recorded at each class. Students are expected to attend all classes and examinations.

Attendance is taken by the instructor at the beginning of each class. The instructor may refuse entry to students who arrive more than **ten minutes** after the start of the class and mark them absent. Instructors may request students who are disruptive to leave the class.

Repeated absences negatively affect final course grades. Absences should remain exceptional and limited to the strictly unavoidable ones. Students are expected to inform in advance whenever possible the instructor and the Academic Administration Office of any absence, explaining the reason of the absence.

Only documented exceptional circumstances or sickness may allow an absence to be excused. A student who misses classes due to sickness should present a medical certificate to the Academic Administration Office within five working days from the date of the absence in order for the absence to be excused.

A student who misses a class is responsible for making up any work by the next class as well as completing any assignments and homework for the next class. In-class quizzes and presentations missed because of an absence may not to be made up if the absence is not formally excused.

### 2.4.2 Attendance and Punctuality at Examinations

Attendance is compulsory for all examinations. Students are requested to arrive a few minutes in advance so that they may be placed in the examination room. Students who arrive late for

a test or an examination may be allowed to take the exam only if no student has already left the examination room. They will not be given extra time to complete the exam.

No special arrangements can be made to sit examinations either before or after the set date. A student who does not attend an examination will receive a score of 0% for that examination. Rules to sit remedial examinations are detailed in the specific Program Handbooks.

## 2.5 Campus Policy

### 2.5.1 No Smoking Policy

IUM provides a non-smoking work and study environment. Smoking is not allowed anywhere in the University. This policy applies to all forms of smoking, including electronic cigarettes. University users who smoke in the immediate vicinity of the university entrances are required to use the appropriate ashtrays and not throw cigarette butts on the floor.

### 2.5.2 Eating and Drinking

Eating and drinking, with the exception of water, are not allowed in the University outside the cafeteria area. It is a shared responsibility of students, faculty, and staff to maintain a clean and pleasant environment at the University and on its immediate surroundings.

### 2.5.3 Alcohol and Drug Policy

Alcohol consumption, possession, purchase, and delivery are strictly forbidden in and around the University.

An exception to this policy may be made for IUM special events subject to prior authorization by IUM General Director.

The use, sale, or distribution of drugs is strictly prohibited, is subject to disciplinary action, and can result in dismissal from the University.

Students must also comply with the laws of the Principality of Monaco at all times.

### 2.5.4 Dress Code

Students are expected to dress decently and appropriately within the school premises, as defined by business casual. On certain occasions business attire is recommended (e.g. for formal class presentations, interviews with company representatives, and business networking events). Any ostentatious religious sign should be avoided in respect of openness of views and beliefs.

### 2.5.5 Damage to University Property

Individuals damaging University property will be charged for the repair. Intentional damage to University property or information system are subject to disciplinary action and may lead to dismissal from the University.

### 2.5.6 Behavior towards Staff, Faculty Members and Fellow Students

Students are expected to conduct themselves both inside and outside the university premises (in particular during school visits or trips) in a polite and respectful way towards any constituency of the school.

They should address staff faculty and fellow students both orally and in writing (including emails) in a respectful way avoiding any language that may be offensive or intimidating. The same rules apply during student internships within a company or organization. Any inappropriate behavior will be subject to sanction by the Disciplinary Committee (cf. section 2.9).

### 2.5.7 Appropriate Use of Computer Facilities and Responsibility of Users

Computers and network accounts are owned by IUM and are reserved for students, faculty, and staff who are working on University-related matters. Anything that threatens the University computer system (such as viruses) must be reported to the Head of IT Services. Account holders are not permitted to use another person's account.

Access to a personal account is subject to accepting the conditions of the **IUM IT Charter for the Appropriate Use of Computer Facilities** (see Appendix A). Violation of any restriction stated in the IUM Charter for the Appropriate Use of Computer Facilities will be sanctioned.

IUM computer and network users should respect the privacy of others and use computing resources in a manner that is consistent with IUM instructional and research objectives. IUM computer users are governed by applicable laws, and University policies and standards of conduct. Violations of these rules or any disruptive situation (in which a person's behavior or behavior generated on machines, accounts, or file space under that individual's control creates a disruption of service to clients) will result in the suspension of access and services to the responsible parties and disciplinary action.

Staff may monitor a suspected individual's computer files and activities when there is reason to believe that illegal activities or significant rule infractions have occurred or are continuing. The University may request the assistance of a law enforcement agency where necessary.

### 2.5.8 Use of the University Logo and Representation

The use of IUM logo, brand and image are protected and strictly forbidden without the explicit authorization of IUM General Director. Any student who uses IUM image or pretends to represent IUM in dealings with a third party without prior explicit authorization is subject to disciplinary and legal sanctions.

## 2.6 Special Needs and Learning Disabilities Policy

### 2.6.1 Learning Difficulties

IUM allows students with a documented learning difficulty an additional 20% of time to complete in-class examinations. Such students are also permitted to use a laptop to write

exams. The University will provide the laptop computer in this case; students are not permitted to use their own laptop for examination purposes.

In order to benefit from this policy, students should provide the Academic Administration Office with an original document from a professional such as a doctor, psychologist, or speech therapist that describes the learning difficulty.

### 2.6.2 Other Disabilities

IUM is committed to providing qualified students with a disability an equal opportunity to access the benefits, rights, and privileges of IUM services, programs, and activities in compliance with Monegasque laws and statutes. Students who believe they need disability-based accommodations should contact their Program Director as early as possible to determine appropriate action.

IUM makes every effort to accommodate qualified students with disabilities and in supporting their success at IUM within the limitations of its facilities and resources.

## 2.7 Grading and the IUM Grading System

### 2.7.1 Grading

Coursework requirements depend on the program and type of course and typically include a variety of individual assignments, tests, group projects, presentations, and exams, as well as active class participation. The course grade breakdown is detailed in the course syllabus. All course requirements must be completed by the stated deadline for a grade to be awarded.

### 2.7.2 IUM Grading System

Assignments and course grades are given in percentage form according to the grading scale applicable at each program level (please refer to the specific program handbooks).

Grades are reported after the end of each course and accessible by students through their IUM intranet once they have been validated by the Program Director.

### 2.7.3 Incomplete Grade

A student who is unable to complete all course requirements during the allocated term time because of exceptional and unavoidable circumstances may be assigned a grade of "I" (Incomplete) and granted an additional defined period of time to complete the missing course requirements, subject to approval of the Program Director. At the end of this period, the instructor will submit a change of grade request in writing to the Program Director. The "I" grade is replaced by a letter grade according to the requirements of the course syllabus. If the work is not completed by the end of the additional period the "I" grade becomes an "F".

These rules apply to all IUM courses including internship, theses, capstone projects, and directed independent study.

#### 2.7.4 Grade Appeal Procedure

Students may appeal a grade or an evaluative comment within 30 days following issuance of the grade.

The grade appeal process is described below.

1. The student should request in writing from the Program Director an investigation of the grade explaining the reason of the request.
2. The Program Director should gather all pertinent information, review the relevant facts and possibly consult with the Academic Committee to reach a conclusion.
3. At the end of the investigation the Program Director communicates in writing to the student the conclusion that, either concurs with the faculty member regarding the grade, or, provided sufficient justification and documentation, in some instances requires a grade revision.
4. If the student wishes to pursue the issue after consultation with the Program Director, he/she must request in writing within 14 days further investigation from the Dean, who will review the findings. The final authority rests with the Dean.

The original grade issued remains in effect throughout the entire review and appeal process.

If a grade appeal results in a recommended change of grade, the course instructor will forward in writing a request of grade change to the Program Director.

No grade appeal can be made after a student has graduated and received his or her degree.

#### 2.7.5 Grade Changes

Faculty members cannot change a grade after grades have been issued. Grade changes are subject to the above procedure and may only occur during the term following issuance of the grade and with the appropriate approvals. Exceptions may be granted under extenuating circumstances by the Dean.

## 2.8 Academic Integrity

In line with its ethics policy, IUM fosters and expects the highest standards of academic honesty among its administration, faculty, and students. The University views any form of academic dishonesty as an unacceptable form of conduct subject to disciplinary action.

### 2.8.1 Responsibility

Administrators, faculty, and students share the responsibility of enacting the academic integrity policy and maintaining standards of academic honesty as follows:

- The IUM administration is responsible for establishing procedures to support and enforce IUM academic standards.
- Students are responsible for maintaining standards of academic performance and classroom behavior.

- Faculty members are responsible for promoting honest behavior, and preventing and identifying any breach of IUM academic policy.

### 2.8.2 Standards of Academic Honesty

Academic dishonesty includes, but is not limited to, cheating, plagiarism, or unauthorized collaboration or falsification such as:

- Presenting as one's own work the ideas of another or imitating the language, ideas, and thoughts of another author without properly citing and referencing the original sources.
- Falsifying data and citations for a research project or homework.
- Sharing individual homework or research projects with another student.
- Violating any clearly stipulated instructions for homework, tests, examinations, or projects.
- Using unauthorized notes, texts, or other paper or electronic aids during any type of quiz or examination.
- Reading and/or copying from someone else's examination, test, quiz, research paper, homework, computer disk, etc.
- Taking an examination or writing a paper for another person.
- Knowingly disobeying examination and quiz rules.
- Knowingly permitting another student to copy an examination, quiz or any in-course assignment.
- Stealing or trying to view an examination paper before the exam.
- Turning in the same or very similar paper or project to two courses without consulting with both professors.
- Knowingly making a false statement to any faculty or administrative member.

Faculty and staff must report any suspected breach of the IUM general academic honesty policy to the Program Director who will collect the relevant information and evidence and will refer the case to the Disciplinary Committee (please see the Disciplinary Committee section 2.9).

Records of academic dishonesty remain on student files. Repeated occurrences of academic dishonesty may lead to suspension or dismissal from the University.

## 2.9 Disciplinary Committee and Sanctions

Students who breach behavioral rules will be addressed to the Disciplinary Committee. The Disciplinary Committee consists of the General Director or his representative, who acts as president of the committee, the Program Director of the program in which the student is enrolled, one professor not directly involved in the case under discussion and any other person who can contribute to the appraisal of the situation.

A meeting of the Disciplinary Committee may be called by simple request of a Program Director, or by the General Director whenever a case arises. After careful evaluation of all the elements and possibly a hearing of the parties involved the Disciplinary Committee will determine appropriate sanctions.

Possible sanctions include the following:

a) In cases of academic dishonesty (see section 2.8):

- A disciplinary warning with permanent copy in the student's file
- A grade sanction (from a zero grade for the assignment or examination; to a failing grade for the entire course)
- Temporary suspension for one or more terms
- Dismissal from the university

b) In case of disruptive behavior:

- A disciplinary warning with permanent copy in the student's file
- Temporary suspension for one or more terms
- Dismissal from the university

c) In case of non-respect of Library rules:

- Payment of charges corresponding to lost or damaged Library items plus a processing fee of 10 euro per item
- Suspension from the Library loan service
- Suspension of access to the university online platform and services.

Any decision of the Disciplinary Committee will be communicated to the student in writing by email with delivery receipt. A student may appeal a decision of the Disciplinary Committee within 15 days from the receipt of the notification in writing to the General Director. The decision of the General Director is final.

## 3. Administrative Matters

### 3.1 Official Documents

#### 3.1.1 School Certificates

School certificates are delivered to regularly registered students at the beginning of each academic year.

#### 3.1.2 Student Cards

All new students receive a student card when they start in a program. Returning students in a given program will receive the sticker of the new academic year to put on their existing card. Student cards are personal and nontransferable. In case of loss of their card, students must inform immediately IUM Academic Administration Office. The replacement and processing costs of the new card will be at the charge of the student.

#### 3.1.3 Academic Transcripts

Students may view and print their unofficial academic transcripts directly from the university intranet.

Students requesting an official academic transcript should complete and submit a Transcript Request Form online or request it in person at the Academic Administration Office. One official academic transcript per term is issued free of charge, additional ones are subject to a fee.

No official academic transcripts or other official documents will be issued to any student who has an outstanding debt with the University.

#### 3.1.4 Diplomas

Diplomas are printed and signed once per year and are delivered at the annual Graduation Ceremony. Students who are unable to participate in the ceremony need to request in writing to the Academic Administration Office that their diploma be sent to the address they will indicate.

Newly graduates have a maximum timeframe of thirty (30) days from the date of actual delivery of the diploma to notify to IUM Academic Administration Office in writing any error that might have occurred when printing the diplomas. Beyond this delay no corrections will be possible.

No duplicate of diplomas can be delivered.

#### 3.1.5 Misrepresentation of Student Records

Students who misrepresent their academic results or falsify official documents are subject to disciplinary sanctions.

## 3.2 Student Personal Data

### 3.2.1 Students Right to Access and Modify Their Personal Information

IUM maintains a database of student personal and educational information for the purpose of program administration and degree delivery. Such data are maintained with no time limitation.

A student has the right to access his or her personal information through the university intranet or by requesting inspection of his or her personal data from the Academic Administration Office.

When necessary a student may request correction of his or her personal records in writing to the Academic Administration Office by providing documented evidence of the change requested.

### 3.2.2 Disclosure of Student Information

IUM generally will not permit disclosure of personal identifiable information from the records of a student without prior written consent of the student. Personally identifiable information may be disclosed from the records of a student without the student's prior written consent to the following individuals or institutions or in the following circumstances:

- To IUM officials who have been determined by the University to have legitimate educational interests in the records. An IUM official is:
  - A person employed by IUM in an administrative, supervisory, academic or research, or support staff position.
  - A person employed by or under contract to IUM to perform specific tasks, such as an auditor, consultant, or attorney.
  - Any IUM staff member who needs information about a student in the course of performing instructional, supervisory, advisory, or administrative duties for IUM and has a legitimate educational interest.
- To organizations conducting certain studies for or on behalf of the University.
- To accrediting commissions, licensing, or regulatory bodies to carry out their functions.
- To parents or guardians of a dependent student, for tax purposes.
- To comply with a judicial order or lawfully issued subpoena.
- To appropriate parties in health or safety emergencies.
- To a parent or guardian regarding the student's violation of any law or of any IUM rules or policy governing the use or possession of alcohol or a controlled substance if the University determines that the student has committed a disciplinary violation with respect to that use or possession.

Students who do not wish their academic, financial, or personal records to be disclosed to parents or any other specified person should inform the Academic Administration Office in writing.

If no such written notification is provided, it is understood that the University can disclose information to parents and IUM personnel on request as detailed above.

### 3.3 Payments, Refunds and Financial Aid

#### 3.3.1 Tuition and Fees

Current applicable tuition and fees are published on IUM website at [www.monaco.edu](http://www.monaco.edu). Tuition and fees differ for each year of a given program and are subject to change from one academic year to the next.

Under certain conditions - Monegasque citizenship or residency at the time of application, being family member (sibling, child or parent) of a current IUM student, being an IUM Alumnus - a student is eligible to a reduction on tuition. Such conditions are not cumulative and must be notified and documented to the admissions officer at the time of admission. In case of family members only the second and subsequent members enrolled are eligible to the reduction.

Annual tuition is payable in instalments as indicated in the Offer of Admission for new students or in the payment information sent before the start of the academic year to returning students who are already enrolled in a program.

Payments can be made by different methods as indicated below, please note that no cash payments of an amount above 1500 euro can be accepted for a student in a given academic year.

The name of the student should be clearly indicated on all payments by check or wire transfer:

<p><b>by bank wire transfer to the following account:</b></p> <p>Account holder: IUM –INTERNATIONAL          UNIVERSITY OF MONACO          Bank Name: SOCIETE GENERALE MONACO          FONTVIEILLE          Bank Address : 11, AVENUE DES PAPALINS, MC          98000 MONACO          Bank Code: 30003          Agency Code: 00952          Account Number: 00020081646 -KEY 41          Address Swift (Code BIC): SOGEMCM1          International ID (IBAN): MC58 30003 00952          00020081646 41</p> <p><b>Please indicate the student’s name on all payments.</b></p>	<p><b>by check in Euro made to the order of IUM and addressed to :</b></p> <p>International University of Monaco,          Office of the Bursar and Registrar          2, av. Albert II          MC 98000 Monaco</p> <p><b>Note:</b> Checks in a different currency will have a processing fee charged by the bank. In addition, exchange rates may fluctuate from the date of issuing to the day of payment, causing a difference in the amount actually perceived by IUM. Before issuing a check please contact your bank for details.</p>
<p><b>by credit card at the Academic Administration Office, during IUM office hours:</b></p> <p>Please note that a commission fee depending on the type of credit card will apply.</p>	<p><b>by cash at the Academic Administration Office, during IUM office hours:</b></p> <p>No cash payments of an amount above 1500 Euro can be accepted for a student in a given academic year.</p>

### 3.3.2 Refund Policy

Students who wish to defer their start in the program or to withdraw from a program may be eligible to partial or full refund of tuition and fees already paid. Eligibility for refund is determined by the Payments and Refund Commission based on the written official notification date and according to the below refund rules. Exceptional mitigating circumstances may be taken into account when determining the refund.

Withdrawal from a degree program or deferral must be notified in writing to IUM Academic Administration Office ([academicadmin@monaco.edu](mailto:academicadmin@monaco.edu)). The date of receipt of the written notice is considered the official withdrawal date.

Refunds will be made by wire transfer only to the person or organization that paid the tuition. No cash refunds over 100 euro are possible. If no written notification of withdrawal is provided, no refund can be made.

Table 3.1

Refund guidelines for degree programs		
Application Fee	<b>Non-refundable</b>	<b>n/a</b>
First instalment (enrollment fee):	Withdrawal <b>3 months or more</b> prior to the program start date (as indicated in the Certificate of Admission).	<b>50% refund</b>
	Withdrawal <b>less than 3 months</b> prior to the program start date (as indicated in the Certificate of Admission).	<b>no refund</b>
	<i>Exceptional circumstances such as visa refusal or failing to obtain previous required degree may be taken into account when determining refund, provided the student has provided official documentation of such situations. <u>The enrollment fee is not refundable in case of deferral.</u></i>	
Other instalments	Regardless of the payment option chosen, refunds are calculated from the date of written notification of withdrawal and <u>according to the deadlines indicated in the most extended payment option:</u>	<b>no refund</b>
	<ul style="list-style-type: none"> <li>- amounts past due at the date of the written notification of withdrawal</li> </ul> <hr/> <ul style="list-style-type: none"> <li>- any other amount already paid</li> </ul>	<b>100% refund</b>

Table 3.2:

Refund guidelines for Summer School and ESL		
Enrollment fee	Withdrawal <b>1 week or more</b> prior to the program start date	<b>100% refund</b>
	Withdrawal <b>less than 1 week</b> prior to the program start date or after the program start date	<b>no refund</b>
Other instalments	Withdrawal <b>1 week or more</b> prior to the program start date	<b>100% refund</b>
	Withdrawal <b>less than 1 week</b> prior to the program start date	<b>100% refund</b>
	Withdrawal <b>after</b> the program start date	<b>no refund</b>

### **Special cases of refund:**

- **Dismissals:** In the extreme circumstance of a student dismissal, the IUM *Payments and Refund Commission* will decide on the possibility of refund of tuition and fees already paid by the student.
- **Deferrals:** After enrollment in a program any request of deferral to the following program intake must be made in writing to IUM Academic Administration Office ([academicadmin@monaco.edu](mailto:academicadmin@monaco.edu)). Such deferrals if accepted may give rise to a partial refund of tuition according to the Refund Guidelines indicated above and / or to a credit for future tuition payment. Namely, amounts already paid and past due at the date of the written request of deferral (according to the deadlines indicated in payment option B) are nonrefundable. Any other amount already paid can be credited towards future tuition or refunded at the student's request. The enrollment fee is not refundable in case of deferral.
- **Temporary interruption of studies:** Temporary interruption of studies (Leave of Absence, cf. section 2.2.2) caused by accident or sudden and serious illness or other serious reason may be the basis for partial credit of tuition, even when the normal withdrawal dates have passed. This credit is not refundable, but it may be used toward future terms tuition.

### 3.3.3 Late Payment Penalties

The default payment options and deadlines are indicated in the Offer of Admission terms and conditions or, for already enrolled students, in the payment information document sent to students individually. If payment is not received by the stated deadlines a late payment fee equal to 1.5% of the past due amount will accrue per month of delay, starting from the day after the missed deadline.

Students who face particular situations (e.g. student loan) and wish to request other payment schemes should contact the Accounting Office at [registrar@monaco.edu](mailto:registrar@monaco.edu) **before** the first payment deadline. Any special request or problems regarding payments are dealt with by IUM *Payments and Refund Commission* that meets on a regular basis. Failing to respect an agreed payment schedule may entail sanctions going from exclusion from certain university services and resources to dismissal from the university.

### 3.3.4 Financial Aid

IUM offers a number of scholarships to assist students in funding their studies. In addition, some of the best financing options available to prospective students may also be found in their country of origin or residence.

While some students receive aid from the University in the form of scholarships, through sources in their home countries, or through sponsorship by their company, most use personal savings or take out loans in order to finance their tuition and living expenses while at IUM.

To help assess the financial obligations required to attend IUM candidates must first acquaint themselves with the program tuition and fees and an estimate of living expenses (please refer to our website for applicable amounts). While the Office of Admissions will do its best to assist

candidates to meeting their financial needs, the responsibility of financing their degree ultimately lies with the student

Candidates who wish to apply for a scholarship should submit a completed Scholarship Application Form available on IUM website at [www.monaco.edu](http://www.monaco.edu) after they have applied for admission. Scholarships are usually awarded at the time of admission; no scholarships are available after enrollment.

The Scholarship Committee reviews applications on a regular basis; therefore candidates are invited to apply as soon as possible. Scholarship recipients will have their scholarship amount deducted from the total tuition due for their program. The amounts and dates of the adjusted instalments are reflected in the invoice sent to the student. In case of non-respect of such deadlines late payment penalties will apply.

## 3.4 Complaints

### 3.4.1 Grievance Procedure

The below grievance procedure provides a fair and efficient method of resolution to alleged violations of IUM policy. A formal grievance should be used when all informal means have been exhausted.

*N.B. This procedure does not apply to grades or to student cases of suspected cheating or plagiarism. Please see respectively the grade appeal procedure for information on the grade section and the academic integrity section.*

- Anyone with a grievance (students, faculty, or staff) may request an individual meeting with the instructor or staff member with whom the incident occurred to discuss the matter.
- If a satisfactory resolution to the problem is not reached, the aggrieved party should seek guidance from his supervisor or the relevant Program Director.
- If the previous steps have not solved the grievance within five working days of the incident the aggrieved party must present all the facts of the grievance in writing to the Dean.
- The Dean will schedule a Grievance Committee hearing within ten working days of receipt of the written information. The Committee will consist of the Program Director or supervisor, the Dean, and one staff or faculty member not involved in the incident in question.
- All persons or their representatives involved in the incident must be present at the time of the hearing. All parties involved will have the opportunity to discuss the grievance.
- The Grievance Committee will immediately review and conclude the case and will communicate its decision to those involved in the incident within 48 hours. The Committee's decision will be final.
- The aggrieved party has one calendar year from the date of the incident to initiate the grievance procedure. No complaints can be made after a student has graduated and received his or her degree.

### 3.4.2 Other Complaints

Complaints concerning general academic matters can be made to:

Directorate of National Education, Youth, and Sports

Avenue de l'Annonciade

MC 98000 MONACO

Tel.: +377-93-98-83-05

Fax: +377-93-98-85-74

[denjs@gouv.mc](mailto:denjs@gouv.mc)

### **3.5 Right to Change the Academic Policies and Addenda**

IUM reserves the right to change the policies contained in this handbook. Changes may be made through an addendum where deemed necessary. Notice is not required for a new policy to take effect, however IUM will make reasonable efforts to notify students promptly of any policy changes through the university intranet or email postings, mail distributions, or other methods deemed appropriate by the IUM administration.

Students are responsible for staying apprised of changes to the policies. All IUM students are expected to be familiar with University policies and to monitor their own academic progress. They should retain a copy of all official records including grades awarded, degree requirements met, transfer credits accepted, and actions taken on requests for substitutions or exceptions to IUM rules and regulations.

**4. APPENDIXES**

## APPENDIX A – Appropriate Use of Computer Facilities

Computers and IT accounts are owned by IUM. All users are subject to the following **IT Charter** and should respect the rules governing the use of IUM Computer facilities described below.

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### IUM IT charter

The following charter sets the rules and responsibilities for all the users given access to IUM computer facilities. The facilities include the network servers, all the PC's, the computer labs, the library and any location where there is an access to internet. For any question please contact the Head of IUM IT Services, Mr. Serge Debono, [sdebono@monaco.edu](mailto:sdebono@monaco.edu).

1. Application of charter: All users of IUM computer facilities must respect the rules outlined in this charter.
2. Sanctions for inappropriate use of computer facilities: Users who do not respect the rules will no longer have access to a compute account.
3. Access to the University computer network: Computers and accounts are owned by the University. Each user receives a personal User ID and Password that give him/her the right to use the applications found on the University network. Account holders must only use their personal account and are held fully responsible for it.
4. Rules and responsibilities of users

It is strictly forbidden to:

- o Use the account and password of another user
- o Eat or drink in the computer laboratories
- o Install software without first receiving clearance from the Head of IT Services
- o Mask your identity
- o Make copies of commercial software - this practice is illegal
- o Put a background picture on a University computer
- o Read, update or delete other users' files or system files
- o Consult pornographic internet sites
- o Send messages, text or images that might be offensive to others

Responsibilities of users

- o Make reasonable use of shared resources
- o Do not monopolize computers: they are reserved in priority for university work
- o Shut down the computer you have used when you finished your session
- o Never give your password to someone else
- o Never allow anybody the use of your personal account
- o Save your work regularly and make back-up copies
- o Report any misuse that threatens the University computer system such as viruses
- o Inform the Head of IT Services if any unauthorized person is using University computers
- o Do not disconnect a computer network cable

I certify that I have carefully read the IUM IT Charter and that I accept all the conditions.

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## **Rules Governing the Use of IUM Computer Facilities**

### Break-Ins and Tampering

Students are not permitted to:

- Attempt to gain access to computer systems on or off campus for which they have not been granted access.
- Deliberately attempt to disrupt the performance of a computer system or a network on or off-campus.
- Attempt to “break” system security.
- Reconfigure computer systems to make them unusable for others.
- Attempt to destroy or alter data or programs belonging to other users.
- Modify computing network services or wiring or extend those beyond the area of their intended use. This applies to all network wiring, hardware, and cluster and in-room jacks.

### Theft – Including Licensure and Copyright Violations

Virtually all information in computer files is copyrighted by the copyright laws of most nations.

Students are not permitted to:

- Copy a file unless they have been granted direct permission to do so.
- Copy or redistribute software or other information that is copyrighted.
- Attempt to override copy protection on commercial software.

The ability to find and read information on computer systems does not mean that the information is in the public domain. Having the ability to read does not necessarily grant the right to copy or redistribute. In the case of certain information on the Internet, the ability to read does not mean that permission to read has been lawfully granted. Certain information is licensed to be read by the IUM community though this does not grant the right to redistribute this information.

The terms of the Berne copyright conference state that virtually all material fixed in a tangible medium including photos, text (printed and electronic), music, software, and broadcast performance is copyrighted. This is true whether or not copyright was registered, and whether or not the material was published prior to the Berne accords.

Educational fair use exemptions for copyright protection may not protect redistribution of copyrighted material beyond, or even within, IUM property. The University therefore urges all authors and artists using IUM computing networks to either (a) use only original graphics, sound, and text; or (b) provide written notification of licensure or copyright agreement with the copyright holder in such case as the work is by other than oneself, whenever such work is to be shared with others outside the classroom context.

University rules governing attribution require that all users of IUM computing networks acknowledge any use of ideas or other materials produced by others (in textual, pictorial,

auditory, or other forms) through a note clearly identifying both the source and the nature and extent of indebtedness.

It is the user's responsibility to know and understand these ethics and responsibilities. If at any point a user feels he or she may be in violation or know of a violation, they should contact the IT department.

### Eavesdropping and Violations of Privacy

Students are not permitted to:

- Read or access another person's file unless they have been given direct permission to do so.
- Retransmit IUM-specific or commercially obtained network resources outside the University community. Examples include commercial information services available from the IUM Library and private student-related information.

### Individual Responsibility and Archiving

Information stored by individuals on network servers including email is the responsibility of the individual assigned and using that file space.

Computer services provide backup for the e-mail and file servers only to the extent needed to restore services in case of a network failure.

Periodic removal of excess and/or inactive files and accounts may be performed to preserve available resources for current users.

### Forging, Password Sharing, and Password Theft

Students should never give their password to anyone.

Students are not permitted to:

- Attempt to impersonate another individual by sending forged information such as email, including spam (bulk unsolicited mail).
- Seek to determine another person's password through cracking, decryption, interception, or other means.

### Annoyance and Harassment

IUM has written standards of conduct which seek to preclude annoyance and harassment by members of the IUM community.

Students are not permitted to:

- Use computing to violate IUM's standards and code of conduct.
- Distribute electronic chain letters.

### Negligence and Misuse – Including Private Business

Having access to computing privileges such as an email account, IUM network connection, login, or assigned shared file space means that users have general responsibility for all computing activity that takes place from those accounts, connections, or file spaces.

Access to the IUM computing network and the Internet is limited to members of the IUM community. Individuals within the IUM community are not permitted to provide access to the campus network to those outside this community.

Use of IUM computing facilities is intended to be consistent with the educational mission of the University; this does not preclude personal nor even commercial uses. Users should refer to the appropriate documents to review IUM's limitations on the community's use of computing facilities for commercial purposes.

Users should report any suspected illegal or unethical activity to the Head of IT Services.

## APPENDIX B – Library Rules

The IUM library supports students and faculty at IUM and its resources reflect IUM courses and academic interests.

The IUM library print collection has approximately 4,500 volumes of books covering all aspects of management as well as other subjects. The printed stock also comprises a selection of business magazines, peer-reviewed journals, and major newspapers. The library collection also includes CD-ROMs and DVD-ROMs.

The library online resources include several electronic databases accessible through the IUM intranet. For more information students should visit the IUM library webpage at <https://www.monaco.edu/ium-library/>

### *Library Rules*

The IUM library operates according to rules that may be consulted in the library and on the IUM intranet.

Important excerpts from these rules are printed below:

#### General Conduct in the Library

An individual is not permitted to:

- Behave in the library in such a manner as to interfere with its proper use by others or to cause damage or the risk of damage to any library materials or facilities.
- Smoke or eat, or bring cupped drinks into any part of the library.
- Bring any animal into the library.
- Reserve a seat in any part of the library.
- Offer anything for sale in the library without the permission of the librarian.
- Post any bill, placard, or notice in the library without the permission of the librarian.

An individual on library premises shall comply at all times with any reasonable direction given by a member of the library staff.

An individual who brings any case, bag, parcel or other item into the library shall do so at the individual's own risk. Any personal belongings that are left unattended may be removed by any member of the library staff and stored at their owner's risk. The library is not liable for theft or disappearance of personal belongings.

#### IUM Library Use

Subject to any exclusion or suspension imposed under these or any other rules, the following persons have the right to use the library:

- IUM students.
- IUM faculty (full-time, part-time, adjunct, and visiting) and staff.

- Members of the IUM Board of Directors, Scientific Council, and International Advisory Board.
- Any other individual having the permission (which may be given orally, and subject to any conditions or restrictions) of the librarian or of any member of the library staff authorized by the librarian to give permission on his or her behalf.

A person who in the opinion of a member of the library staff is not a member of the IUM community shall, if so requested, give the member his or her name and address and produce (if able to do so) some means of identification.

The IUM librarian may reserve any part or parts of the IUM library for the exclusive use of a restricted category of authorized users such as those offering workshops, scheduled lectures, etc.

An individual under the age of 14 shall be admitted to the IUM library only if accompanied by an adult who undertakes to be responsible for that individual. If a library staff member considers that the individual's behavior is causing disturbance to others, he or she may require the adult and the individual to leave the IUM library.

### Borrowing of Library Materials

An individual shall not do anything intended to hinder others in finding IUM library materials they may wish to use.

An individual shall not remove any IUM library materials from the IUM library other than by borrowing them in accordance with the procedures described below.

Subject to any suspension or exclusion imposed under these or any other rules, library materials may be borrowed by:

- IUM students.
- IUM faculty (full-time, part-time, adjunct, and visiting) and staff.
- Members of the IUM Board of Directors, Scientific Council, and International Advisory Board.
- Any other individual having the permission (which may be given orally, and subject to any conditions or restrictions) of the librarian or of any member of the library staff authorized by the librarian to give permission on his or her behalf.
- Any library, approved by the librarian for that purpose, to meet a request for an interlibrary loan.

### Restricted Borrowing

Special items may be borrowed only in accordance with special arrangements approved by the librarian.

Special items are library materials consisting of items:

- Included in any special display.
- Placed by the librarian in the reserve/short loan collection.

- Temporarily withdrawn for the purposes of maintenance.

### Borrowing Procedures

The procedure for borrowing library materials and the conditions on which they are borrowed, including conditions as to the number of items that a borrower may have on loan at any one time and the duration and renewal of loans, shall be prescribed by the librarian.

The current IUM library loan periods are as follows:

- Books, reports, articles, computer disks and CD-ROMs: 21 days (items may be renewed if they are not required by another user).
- Videos, sound tapes and DVD-ROMs: 7 days (items may be renewed if they are not required by another user).
- Back issues of periodicals: 7 days (items may be renewed if they are not required by another user).
- Reserve or short loan items: The number of days is determined by the library staff and the item is to be returned by 09:00 hours on the specified day. Reserve or short loan items cannot be renewed.
- Reference documents: Overnight from 13:00 hours to 09:00 hours the following working day. Reference items cannot be renewed.
- Current periodicals: Not available for loan.

A borrower may be required to return any item to the IUM library by a date earlier than that on which the loan would otherwise expire. If this is the case, the borrower will be informed by or on behalf of the librarian by phone, or by letter issued and sent to the borrower by mail or email.

A borrower who fails to return any item by the date on which it is due (whether by reason of the expiry of the loan or by notice as above) shall be referred to the Disciplinary Committee (please see section 2.9) that may require the payment of the charges due and the reimbursement of the lost item.

### Lost and Overdue Items

If a borrower has notified the IUM librarian that an item is lost, the borrower shall be liable to pay a sum equal to the cost of replacing the item, as assessed by the IUM librarian to IUM, with an additional processing fee of €10.

The IUM librarian may direct the repayment to the borrower of the whole or part of any sum paid where the borrower has complied with the provisions above and subsequently returned an item to the IUM library.

### Damaged Items

Where an item borrowed from the IUM library is damaged otherwise than by fair wear and tear, the individual in whose name it was borrowed shall be liable to pay to IUM on demand an amount equal to the cost of repairing the item.

If the IUM librarian considers it necessary that the item be replaced, the individual in whose name it was borrowed shall be liable for the replacement cost as assessed by the IUM librarian.

#### Reduction/Waiving of Charges

The librarian has the discretion to reduce or waive any charges, fees, or other amounts that a person is liable to pay under these rules. Any action taken by the librarian under this section to waive any charge, fee, or other amount shall be reported to the General Director or his delegate.

#### Library Suspension

The IUM librarian may suspend an individual's right to use the IUM library, to borrow IUM library materials, or both such rights where it appears to the IUM librarian that an individual has contravened or failed to comply with:

- A rule relating to the library.
- A condition or direction relating to the borrowing of library materials.
- That any IUM library charge, fee, or other amount for which a person is liable has not been paid.

The IUM librarian shall notify an individual of a suspension in writing mailed to the individual's address as shown in IUM records.

## **APPENDIX C – Safety Matters**

### ***a. Medical Responsibility and Risks***

When enrolling at IUM, a student accepts full financial responsibility for all medical treatment and care and/or disability costs for any illness and/or injury incurred while on campus or at an IUM-affiliated site.

Students must adhere to standard health policies at their respective facilities while on practicum or internship.

The student understands that neither IUM nor the affiliated practicum or internship facilities carry medical insurance coverage for IUM students. IUM will not accept responsibility for medical or other costs incurred by sick or injured students while on an IUM location, or on practicum or internship.

### ***b. Health Insurance***

Students are required to provide evidence of sufficient health insurance coverage valid for their period of study at IUM.

Optional health insurance is available to IUM students. Students should contact Student Services for more information.

### ***c. Civil Responsibility Insurance***

Students are required to have a personal responsibility insurance that covers them in case of damage caused to a third party or to themselves.

### ***d. Reporting Health or Safety Hazards***

Students should immediately report health or safety hazards, or any accident or injury – no matter how slight – to the relevant IUM staff member.

In the event of an assault victims or witnesses should immediately contact an IUM staff member and if appropriate call the Monaco Sûreté Publique. The emergency police telephone number is 112 (mobile phone) or 17 (first dial “0” from a staff telephone). These numbers can be dialed free of charge.

### ***e. Fire Regulations***

Each member of the IUM community is responsible for keeping all University space free of fire hazards and becoming familiar with fire equipment and fire exits.

In case of fire: sound the nearest fire alarm and if possible inform a staff member and/or call the fire department by dialing 18 (first dial “0” from a staff telephone).

Whenever a fire alarm is sounded, evacuate the University immediately taking the stairs, not the elevators, and gather on the esplanade in front of the university and report to one of the appointed staff members. Evacuation exercises are carried out regularly to ensure that everyone is familiar with fire emergency procedures.

**International University of Monaco**

Stade Louis II

2, Avenue Albert II

MC 98000 Principality of Monaco

[www.monaco.edu](http://www.monaco.edu)

Tel +377 97 986 986