

**TABL3761**  
**LAW OF BANKING AND FINANCE**

**Course Outline**  
**Semester 1, 2017**

**Part A: Course-Specific Information**  
**Part B: Key Policies, Student Responsibilities**  
**and Support**

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## PART A: COURSE-SPECIFIC INFORMATION

### 1 STAFF CONTACT DETAILS

Lecturer-in-charge:

Professor Pamela Hanrahan  
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Phone No: 9385 9550  
Email: [p.hanrahan@unsw.edu.au](mailto:p.hanrahan@unsw.edu.au)  
Consultation times – by appointment

Ms Prue Weaver  
[p.weaver@unsw.edu.au](mailto:p.weaver@unsw.edu.au)  
Consultation times – by appointment

#### Communicating with teaching staff

Students are invited to consult with the lecturer-in-charge on any aspect of the course.

Students may contact staff by email regarding course administration matters, using only their official university email address as per *University Email Policy*. However email is not an appropriate medium for learning. It is a poor substitute for personal consultation. Teaching staff will use their discretion when consulted via email and may instead invite students to meet in person during consultation hours to discuss complex questions, solutions to tutorial questions, past exam questions, etc.

### 2 COURSE DETAILS

#### 2.1 Teaching Times and Locations

Classes begin in Week 1 and run through to Week 12. The class is loosely structured as a two-hour lecture followed by a one-hour tutorial, with a short rest break in between.

Time and venue:

Thursdays 3.00pm to 6.00pm, UNSW Business School 220 (K-E12-220)

#### 2.2 Units of Credit

The course is worth 6 units of credit.

#### 2.3 Summary of Course

This course examines the legal and regulatory environment for banking and finance with particular reference to the activities of banks and other authorised deposit-taking institutions (ADIs). Topics include the legal and regulatory underpinnings of the Australian financial system; legal concepts underlying the bank-customer relationship and duties of banker and customer; electronic banking; use and regulation of negotiable instruments (cheques, promissory notes and bills of exchange); lending and taking security; consumer protection; conduct in financial markets; and recent issues in financiers' liability (including liability arising out of the GFC).

## 2.4 Course Aims and Relationship to Other Courses

The course provides students with a foundation understanding of the fundamental legal and regulatory principles on which the Australian financial system relies, with particular emphasis on the role of ADIs in deposit-taking, lending, payments, and the operation of financial markets.

The pre-requisite subjects (generally, TABL1710 *Business and the Law*) introduce students to the way in which law and regulation enable and shape business transactions. This course builds on that understanding through a closer examination of statutory and general law principles, governmental regulations and self-regulatory arrangements that govern key relationships between financial institutions, businesses and consumers.

The course can be taken as part of a Business Law major. Business Law is offered as a major for students enrolled in commerce or economics degrees, and is designed for students who are interested in commercial law as it impacts business, rather than entering legal practice. The Business Law major complements a range of studies, including Accounting, Finance, Economics, Management and Marketing. A major in Business Law will assist students in understanding how the legal system impacts on all disciplines in business.

## 2.5 Student Learning Outcomes

By the end of this course, you should be able to:

1. Explain how current legal and regulatory arrangements shape the Australian banking and finance sector and its dealings with businesses and consumers.
2. Recognise legal issues arising in modern banking and finance transactions, and locate and interpret legal rules and regulatory requirements relevant to those issues.
3. Apply key legal concepts relevant to:
  - a. the relationship between an ADI and its customer, and their respective legal duties
  - b. the use of customer information, and the reporting obligations of financial institutions in respect of suspicious customer transactions
  - c. non-cash payments and transfers, including electronic payments and negotiable instruments
  - d. lending to customers and the various methods use to obtain security for the repayment of loans (including security over real property and personal property, and guarantees)
  - e. the participation by financial institutions in financial markets, including the rules governing market misconduct and insider trading, and
  - f. recent examples of financial institutions' liability to customers and third parties.
4. Explain the ways in which regulatory and self-regulatory arrangements seek to protect consumers and small businesses in financial dealings, and the rationale

for them.

5. Reflect critically on the relationship between law, regulation, ethics and corporate culture in ensuring a fair, efficient and resilient financial sector.

The course also develops learning outcomes introduced in prior studies including: confidence in oral and written communication of legal issues; the ability to analyse legal issues in a logical and structured way (i.e. to identify problems, research relevant sources, propose an outcome and identify possible challenges to the proposed outcome); the ability to resolve an issue in a logical and structured manner; and the ability to evaluate available legal options in their wider commercial and ethical context.

The Course Learning Outcomes are what you should be able to DO by the end of this course if you participate fully in learning activities and successfully complete the assessment items.

The Learning Outcomes in this course also help you to achieve some of the overall Program Learning Goals and Outcomes for all undergraduate students in the Business School. Program Learning Goals are what we want you to BE or HAVE by the time you successfully complete your degree (e.g. 'be an effective team player'). You demonstrate this by achieving specific Program Learning Outcomes - what you are able to DO by the end of your degree (e.g. 'participate collaboratively and responsibly in teams').

For more information on the Undergraduate Program Learning Goals and Outcomes, see Part B of the course outline.

The following table shows how your Course Learning Outcomes relate to the overall Program Learning Goals and Outcomes, and indicates where these are assessed (they may also be developed in tutorials and other activities):

Program Learning Goals and Outcomes		Course Learning Outcomes	Course Assessment Item
<i>This course helps you to achieve the following learning goals for all Business undergraduate students:</i>		<i>On successful completion of the course, you should be able to:</i>	<i>This learning outcome will be assessed in the following items:</i>
1	Knowledge	Explain the current legal and regulatory arrangements that shape and govern the Australian financial sector  Identify and resolve key legal issues arising in the relationship between ADIs and their customers in the context of deposit taking, payments, and lending  Recognise why and how regulation and self-regulation seek to protect consumers and small businesses in financial dealings	<ul style="list-style-type: none"> <li>• Assignment</li> <li>• Mid-semester test</li> <li>• Exam</li> </ul>
2	Critical thinking and problem solving	Analyse the legal environment for banking and finance and recognise and evaluate the legal issues arising in commercial practice  Use legal resources and approaches to reasoning to interpret, analyse and address practical issues in banking and finance relationships and transactions	<ul style="list-style-type: none"> <li>• Assignment</li> <li>• Mid-semester test</li> <li>• Exam</li> </ul>
3a	Written communication	Construct written work which is logically and professionally presented	<ul style="list-style-type: none"> <li>• Assignment</li> <li>• Exam</li> </ul>
3b	Oral communication	Communicate ideas in a succinct and clear manner	
4	Teamwork	Work collaboratively to complete a task	
5a.	Ethical, social and environmental responsibility	Reflect critically on the relationship between law, regulation, ethics and corporate culture in ensuring a fair, efficient and resilient financial sector	<ul style="list-style-type: none"> <li>• Exam</li> </ul>
5b.	Social and cultural awareness	Recognise the cultural and political conditions and assumptions that underlie Western banking and finance systems, that may differ from those in other systems (such as Islamic finance)	

### 3 LEARNING AND TEACHING ACTIVITIES

#### 3.1 Approach to Learning and Teaching in the Course

The course is conducted with the aim of promoting student-centred learning. To this end, students are expected to engage with the topics presented in the course through independent research (via texts, journal articles and the internet) as part of the required weekly readings. Whilst the assessment in this course is designed to test student's knowledge of the key principles in banking and finance, the primary focus of the

assessment regime is to test how well students can identify issues and apply legal principles in a realistic commercial context.

### 3.2 Learning Activities and Teaching Strategies

This course adopts a combination of weekly lectures and tutorials (or seminars) designed to allow the delivery of a body of material and the opportunity separately to discuss and contextualise the material. This is done with real life examples to aid student understanding. The teaching strategies adopted aim to encourage critical thinking, deep and positive learning. The course is also designed to cater for the learning needs of a diverse range of students.

The tutorial program for this course serves several useful and practical purposes. It is designed to help consolidate, interpret and apply the lecture material. Students are taught to learn by understanding and application, not memorisation and regurgitation. Solutions to tutorial questions are not provided; this is to ensure that students participate actively in class to confirm their understanding, learn from their mistakes and receive feedback on the correct approach to the questions. Students may see the lecturer or tutor during their consultation hours if further clarification regarding the tutorial questions is needed.

Additionally, the tutorial program is designed to allow students to develop the skills (both verbal and written) necessary to analyse problems which may arise in practice. The goal is designed to allow each student to develop their capacity to apply theory, knowledge and problem solving technique to the kinds of fact situations that typically arise in modern banking and finance.

## 4 ASSESSMENT

### 4.1 Formal Requirements

In order to pass this course, you must:

- achieve a composite mark of at least 50, and
- make a satisfactory attempt at all three assessment tasks (see below).

### 4.2 Assessment Details

There are three assessment tasks, all of which are compulsory.

Assessment Task	Weighting	Length	Due Date
Mid-session test	20%	40 minutes (in class)	Week 7
Assignment	20%	1500 words	Week 9
Final examination	60%	2 hours	University exam period
Total	100%		

Information about the assessment tasks is set out below.

### 4.2.1 Mid-session test

The mid-session test is held on Thursday 13 April at 3.00pm (in Week 7) in BUS 220. This test is worth 20 marks and takes 40 minutes.

The test consists of 20 multiple-choice questions (worth 0.5 marks each) and five short-answer questions (requiring a one to three sentence answer) worth 2 marks each. The test is **closed book** and covers material in Weeks 1-6 of the course.

Students are to be seated at the venue by 3.05pm when the test will commence. The test concludes at 3.45pm. Students who arrive late will be admitted, but will be required to finish by 3.45pm. Students must bring their **student card**, a **pencil and an eraser** to the exam room.

The mid-session test is compulsory. Students who do not sit the mid-session test as a result of illness or misadventure must advise the lecturer-in-charge of their circumstances in writing with accompanying supporting documentation within three days of the mid-session test. Students whose circumstances are accepted as a valid reason for not sitting the test will be offered a supplementary mid-session test. All other students who do not sit the mid-session test will receive a zero grade.

Class will continue after the test, re-commencing at 4.00pm.

### 4.2.2 Assignment

The assignment will be distributed in Week 3 and is due on or before 3.00pm on **Thursday 4 May 2017**. The assignment must be submitted electronically through Turnitin link on the Moodle page for TABL3761 by that date and time.

The word limit for the assignment is 1,500 words and a marking penalty will be applied if the submitted work exceeds the limit by more than 5%. The assignment must comply with the style and formatting requirements set out in the guide provided with it. The assignment must be the student's own original work.

Assignments submitted after the due date and time without prior written approval will have 10% deducted per day late. Please note: mark deductions will be imposed immediately after the time the assessment is due. Any assessment submitted 5 or more days late will score 0.

If you foresee that you will have problems submitting the assignment on time you should contact the lecturer-in-charge immediately. The lecturer-in-charge may grant a short extension in exceptional circumstances, but this is rare. Any request for an extension must be made ahead of, and not on, the due date. If circumstances beyond your control mean that you cannot complete an assessment task by the due date you should make an application for special consideration (see Part B below). These applications are reserved for illness or misadventure, not work commitments. Work commitments are not a valid reason for special consideration applications.

### 4.2.3 Final examination

The final examination is worth 60% of the course assessment and is **open book**. It will consist of problem questions and essay questions. It will be 2 hours long and cover the entire course material, including tutorial materials, unless advised otherwise by the lecturer. The final examination will be held in the regularly scheduled University examination period. Further information concerning the exam and its format will be



announced in lectures around Weeks 10-11 and a summary of the key points will be posted to Moodle.

### **Quality Assurance**

The Business School is actively monitoring student learning and quality of the student experience in all its programs. A random selection of completed assessment tasks may be used for quality assurance, such as to determine the extent to which program learning goals are being achieved. The information is required for accreditation purposes, and aggregated findings will be used to inform changes aimed at improving the quality of Business School programs. All material used for such processes will be treated as confidential.

## **5 COURSE RESOURCES**

The website for this course is on Moodle at:  
<http://moodle.telt.unsw.edu.au>

The prescribed textbook for this course is:

PM Weaver, *Banking and Lending Practice* (Thomson Reuters, 5<sup>th</sup> ed, 2016)

Students should ensure that they have the most recent edition of the textbook, as the law in this area is developing rapidly and earlier books may be significantly out-of-date.

Additional statutory and reference materials specified in the Tutorial Guide will be made available through Moodle or distributed in class.

## **6 COURSE EVALUATION AND DEVELOPMENT**

The School of Taxation & Business Law's quality enhancement process involves regular review of its courses and study materials by content and educational specialists, combined with feedback from students. Towards the end of the semester, you will be asked to complete an online myExperience survey via Moodle to evaluate the effectiveness of your course lecturer and the actual course content. Your input into this quality enhancement process through the completion of these surveys is extremely valuable in assisting us in meeting the needs of our students and in providing an effective and enriching learning experience. The results of all surveys are carefully considered and do lead to action towards enhance the quality of course content and delivery.

## 7 COURSE SCHEDULE

Week	Class	Lecturer	Key topics	References
1	The financial system and the law	PH	Introduction to the Australian financial system and its participants, and the legal infrastructure that enables and regulates it  Role and economic significance of ADIs  Shadow banking  Governance, culture and ethics in financial institutions  Themes and issues in the FSI (Murray Report)	Materials Weaver 1
2	Australian regulatory architecture	On-line	APRA (prudential regulation) RBA (payments and infrastructure) ASIC (licensing and conduct regulation in financial services, financial markets and consumer credit) AUSTRAC (CTF/AML and FIU) ACCC (competition) OAIC (privacy, credit reporting)	Materials Weaver 2
3 and 4	The traditional banker/customer relationship	PW	Banker and customer Accounts Duties of the banker Duties of the customer Fees and charges	Weaver 3 and 5
AVCC common week – no class - 29 March				
5	Customer information and reporting	PH	Duty of confidentiality and its exceptions CTF/AML and financial reporting Privacy; Credit Reporting Code 2014	Weaver 4
6	Consumer banking and dispute resolution	PH	Code of Banking Practice Internal dispute resolution systems Financial Ombudsman Service	Weaver 6
7a	Mid-session test – 3.05pm – 3.45pm			
7b	Electronic payments and transfers	PH	Electronic banking ePayments Code	Weaver 7

8	Negotiable instruments	PH	Cheques, bills of exchange, promissory notes	Weaver 10
9	Lending	PH	General principles Specialist forms of commercial lending – structured finance, project finance Lending to consumers and small business – the NCC Margin lending	Weaver 6 and 8 Materials
10	Taking security	PH	The notion of 'priority' in secured lending Real property securities PPSA Company charges Guarantees Enforcing securities	Weaver 9
11	Dealing in financial markets	PH	The role of capital markets and their relationship with banking Function and organisation of the main financial markets – equity, debt, cash, fx, derivatives Regulation of market operators and infrastructure providers Market misconduct and insider trading The GFC, the post-GFC banking scandals and market reform	Materials
12	Financiers' liability: recent issues	PH	ASIC Act Pt 2, Div 2 Giving advice to customers Being involved in or facilitating improper transactions by customers Involvement in pre-insolvency workouts	Materials

## PART B: KEY POLICIES, STUDENT RESPONSIBILITIES AND SUPPORT

### 8 PROGRAM LEARNING GOALS AND OUTCOMES

The Business School Program Learning Goals reflect what we want all students to BE or HAVE by the time they successfully complete their degree, regardless of their individual majors or specialisations. For example, we want all our graduates to HAVE a high level of business knowledge, and a sound awareness of ethical, social, cultural and environmental implications of business. As well, we want all our graduates to BE effective problem-solvers, communicators and team participants. These are our overall learning goals for you and are sought after by employers.

You can demonstrate your achievement of these goals by the specific outcomes you achieve by the end of your degree (e.g. be able to analyse and research business problems and propose well-justified solutions). Each course contributes to your development of two or more program learning goals/outcomes by providing opportunities for you to practise these skills and to be assessed and receive feedback.

Program Learning Goals for undergraduate and postgraduate students cover the same key areas (application of business knowledge, critical thinking, communication and teamwork, ethical, social and environmental responsibility), which are key goals for all Business students and essential for success in a globalised world. However, the specific outcomes reflect different expectations for these levels of study.

We strongly advise you to choose a range of courses which assist your development of these skills, e.g., courses assessing written and oral communication skills, and to keep a record of your achievements against the Program Learning Goals as part of your portfolio.

#### Business Undergraduate Program Learning Goals and Outcomes

**1. Knowledge: Our graduates will have in-depth disciplinary knowledge applicable in local and global contexts.**

You should be able to select and apply disciplinary knowledge to business situations in a local and global environment.

**2. Critical thinking and problem solving: Our graduates will be critical thinkers and effective problem solvers.**

You should be able to identify and research issues in business situations, analyse the issues, and propose appropriate and well-justified solutions.

**3. Communication: Our graduates will be effective professional communicators.**

You should be able to:

- a. Prepare written documents that are clear and concise, using appropriate style and presentation for the intended audience, purpose and context, and
- b. Prepare and deliver oral presentations that are clear, focused, well-structured, and delivered in a professional manner.

**4. Teamwork: Our graduates will be effective team participants.**

You should be able to participate collaboratively and responsibly in teams, and reflect on your own teamwork, and on the team's processes and ability to achieve outcomes.

**5. Ethical, social and environmental responsibility: Our graduates will have a sound awareness of the ethical, social, cultural and environmental implications of business practice.**

You will be able to:

- a. Identify and assess ethical, environmental and/or sustainability considerations in business decision-making and practice, and
- b. Identify social and cultural implications of business situations.

## 9 ACADEMIC HONESTY AND PLAGIARISM

The University regards plagiarism as a form of academic misconduct, and has very strict rules regarding plagiarism. For UNSW policies, penalties, and information to help you avoid plagiarism see: <https://student.unsw.edu.au/plagiarism> as well as the guidelines in the online ELISE tutorials for all new UNSW students: <http://subjectguides.library.unsw.edu.au/elise>

To see if you understand plagiarism, do this short quiz:

<https://student.unsw.edu.au/plagiarism-quiz>

For information on how to acknowledge your sources and reference correctly, see [Business Referencing and Plagiarism](#) webpage (Business >Students>Learning support>Resources>Referencing and plagiarism).

The *Australian Guide to Legal Citation* (3rd ed) is available at:

<http://www.law.unimelb.edu.au/mulr/aglc>.

## 10 STUDENT RESPONSIBILITIES AND CONDUCT

Students are expected to be familiar with and adhere to university policies in relation to class attendance and general conduct and behaviour, including maintaining a safe, respectful environment; and to understand their obligations in relation to workload, assessment and keeping informed.

Information and policies on these topics can be found in UNSW Current Students 'Managing your Program' webpages: <https://student.unsw.edu.au/program>.

### 10.1 Workload

It is expected that you will spend at least **nine to ten hours** per week studying this course. This time should be made up of reading, research, working on exercises and problems, online activities and attending classes. In periods where you need to complete assignments or prepare for examinations, the workload may be greater. Over-commitment has been a cause of failure for many students. You should take the required workload into account when planning how to balance study with employment and other activities.

We strongly encourage you to connect with your **Moodle course websites** in the **first week of semester**. Local and international research indicates that students who engage early and often with their course website are more likely to pass their course.

Information on expected workload: <https://student.unsw.edu.au/uoc>

### 10.2 Attendance

Your regular and punctual attendance at lectures and seminars, as well as in online activities, is expected in this course. University regulations indicate that if students attend

less than 80% of scheduled classes they may be refused final assessment. For more information, see: <https://student.unsw.edu.au/attendance>

### 10.3 General Conduct and Behaviour

You are expected to conduct yourself with consideration and respect for the needs of your fellow students and teaching staff. Conduct which unduly disrupts or interferes with a class, such as ringing or talking on mobile phones, is not acceptable and students may be asked to leave the class. More information on student conduct is available at: <https://student.unsw.edu.au/conduct>

### 10.4 Health and Safety

UNSW Policy requires each person to work safely and responsibly, in order to avoid personal injury and to protect the safety of others. For more information, see <http://safety.unsw.edu.au/>

### 10.5 Keeping Informed

You should take note of all announcements made in lectures, tutorials or on the course web site. From time to time, the University will send important announcements to your university e-mail address without providing you with a paper copy. You will be deemed to have received this information. It is also your responsibility to keep the University informed of all changes to your contact details.

## 11 SPECIAL CONSIDERATION

For UG and PG courses:

You must submit all assignments and attend all examinations scheduled for your course. You should seek assistance early if you suffer illness or misadventure which affects your course progress.

### General Information on Special Consideration for undergraduate and postgraduate courses:

1. All applications for special consideration must be **lodged online through myUNSW within 3 working days of the assessment** (Log into myUNSW and go to My Student Profile tab > My Student Services > Online Services > Special Consideration). You will then need to submit the originals or certified copies of your completed Professional Authority form (pdf - download here) and other supporting documentation to Student Central. For more information, please study carefully in advance the instructions and conditions at: <https://student.unsw.edu.au/special-consideration>
2. Please note that documentation may be checked for authenticity and the submission of false documentation will be treated as academic misconduct. The School may ask to see the original or certified copy.
3. Applications will **not** be accepted by teaching staff. The lecturer-in-charge will be automatically notified when you lodge an online application for special consideration.
4. Decisions and recommendations are only made by lecturers-in-charge (or by the Faculty Panel in the case of final exam special considerations), **not** by tutors.
5. Applying for special consideration **does not** automatically mean that you will be granted a supplementary exam or other concession.

6. Special consideration requests **do not allow** lecturers-in-charge to award students additional marks.

### **Business School Protocol on requests for Special Consideration for Final Exams:**

The lecturer-in-charge will need to be satisfied on each of the following before supporting a request for special consideration:

1. Does the medical certificate contain all relevant information? For a medical certificate to be accepted, the degree of illness, and impact on the student, must be stated by the medical practitioner (severe, moderate, mild). A certificate without this will not be valid.
2. Has the student performed satisfactorily in the other assessment items? Satisfactory performance would require at least undertaking the mid-session test and assignment and meeting the obligation to have attended 80% of classes.
3. Does the student have a history of previous applications for special consideration? A history of previous applications may preclude a student from being granted special consideration.

### **Special Consideration and the Final Exam in undergraduate and postgraduate courses:**

Applications for special consideration in relation to the final exam are considered by a Business School Faculty panel to which lecturers-in-charge provide their recommendations for each request. If the Faculty panel grants a special consideration request, this will entitle the student to sit a supplementary examination. No other form of consideration will be granted. The following procedures will apply:

1. Supplementary exams will be scheduled centrally and will be held approximately two weeks after the formal examination period. The dates for Business School supplementary exams for Semester 1, 2017 are:

<b>Tuesday 11 July 2017</b>	Exams for the School of Accounting, Marketing
<b>Wednesday 12 July 2017</b>	Exams for the School of Banking and Finance, Management, Risk and Actuarial Studies
<b>Thursday 13 July 2017</b>	Exams for the School of Economics, Taxation and Business Law, Information Systems

If a student lodges a special consideration for the final exam, they are stating they will be available on the above dates. **Supplementary exams will not be held at any other time.**

2. Where a student is granted a supplementary examination as a result of a request for special consideration, the student's original exam (if completed) will be ignored and only the mark achieved in the supplementary examination will count towards the final grade. Absence from a supplementary exam without prior notification does not entitle the student to have the original exam paper marked, and may result in a zero mark for the final exam.



The Supplementary Exam Protocol for Business School students is available at:  
<http://www.business.unsw.edu.au/suppexamprotocol>

### **Special Consideration and assessments other than the Final Exam in undergraduate and postgraduate courses:**

Please go through the online system in myUNSW.

## **12 STUDENT RESOURCES AND SUPPORT**

The University and the Business School provide a wide range of support services for students, including:

- **Business School Education Development Unit (EDU)**  
<https://www.business.unsw.edu.au/students/resources/learning-support>  
The EDU offers academic writing, study skills and maths support specifically for Business students. Services include workshops, online resources, and individual consultations. EDU Office: Level 1, Room 1033, Quadrangle Building. Phone: 9385 7577 or 9385 4508; Email: [edu@unsw.edu.au](mailto:edu@unsw.edu.au).
- **Business Student Centre**  
<https://www.business.unsw.edu.au/students/resources/student-centre>  
Provides advice and direction on all aspects of admission, enrolment and graduation. Office: Level 1, Room 1028 in the Quadrangle Building; Phone: 9385 3189.
- **Moodle eLearning Support**  
For online help using Moodle, go to: <https://student.unsw.edu.au/moodle-support>. For technical support, email: [itservicecentre@unsw.edu.au](mailto:itservicecentre@unsw.edu.au); Phone: 9385 1333.
- **UNSW Learning Centre**  
[www.lc.unsw.edu.au](http://www.lc.unsw.edu.au)  
Provides academic skills support services, including workshops and resources, for all UNSW students. See website for details.
- **Library services and facilities for students**  
<https://www.library.unsw.edu.au/study/services-for-students>
- **IT Service Centre:**  
<https://www.it.unsw.edu.au/students/index.html>  
Provides technical support to troubleshoot problems with logging into websites, downloading documents, etc. Office: UNSW Library Annexe (Ground floor). Phone: 9385 1333.
- **UNSW Counselling and Psychological Services**  
<https://student.unsw.edu.au/wellbeing>  
Provides support and services if you need help with your personal life, getting your academic life back on track or just want to know how to stay safe, including free, confidential counselling. Office: Level 2, East Wing, Quadrangle Building; Phone: 9385 5418; Email: [counselling@unsw.edu.au](mailto:counselling@unsw.edu.au)
- **Disability Support Services**  
<https://student.unsw.edu.au/disability>  
Provides assistance to students who are trying to manage the demands of university as well as a health condition, learning disability or have personal circumstances that are having an impact on their studies. Office: Ground Floor, John Goodsell Building; Phone: 9385 4734; Email: [disabilities@unsw.edu.au](mailto:disabilities@unsw.edu.au)