

CMA guidance

September 2026

1. CMA obligations

1.1. Background

The University has a legal obligation to comply with consumer protection legislation including [The Consumer Protection from Unfair Trading Regulations 2008](#) and [The Consumer Contracts \(Information, Cancellation and Additional Charges\) Regulations 2013](#).

Compliance with consumer protection laws is monitored externally by the Competition and Markets Authority (CMA) and the Office for Students (OfS). The CMA has issued [advice on consumer protection law](#) in relation to higher education in England. This guidance sets out the responsibilities of higher education providers in relation to both prospective and current students. The CMA have also published a [guide to consumer rights for students](#).

1.2. What is the CMA Guidance?

The CMA guidance (published in March 2013) ensures UK universities comply with consumer law by providing transparent and binding pre-contractual information to students. Updated in 2023, it now covers all students as consumers, clarifies rules on changes to courses, third-party responsibilities, and limits on liability, and emphasizes fair management of student debts. These revisions enhance transparency, protect students, and ensure legal compliance.

In order to ensure all of our information is robust and we are fully compliant with consumer protection law, the University is applying the CMA guidance to all programmes.

1.3. Why is it important?

The guidance requires the University to ensure that it remains within the law. If we do not meet our obligations, we may be in breach of consumer law and risk enforcement action. In some circumstances, students may also have the right to take legal action against the University or seek redress, such as full fee repayment.

1.4. How does consumer law apply to the information we provide?

All types of information given to current students and applicants falls within consumer law. This includes information given at the pre-admission/enquiry stage and throughout the admissions process in both print/digital communications (subject leaflets, emails, letters, websites) and oral communications (telephone conversations, Open/Applicant/NUx Days). We are required to give prospective students the information they need to make an informed decision before they apply.

1.5. What does the CMA guidance cover?

The guidance relates to three specific areas of practice where the CMA considers that institutions may need to take action or modify existing practice in order to comply with consumer protection law.

The University, and our partners, must:

- articulate compulsory modules on all its course pages

- provide applicants and students with clear, accurate and timely information (whether written, visual or verbal) to enable them to make an informed decision about what and where to study. This includes an important or surprising terms and conditions.
- ensure our terms and conditions are fair. For example, we cannot make major changes to course content and delivery, rules and regulations, or costs, without consultation with current students or notification to prospective students
- ensure that our complaints handling processes are accessible, clear and fair

1.6. What does this mean in practical terms?

The University has to ensure that the required 'material' information accurately reflects what students will study and how they will be assessed and that the information is easily available to applicants in a timely manner at the **pre-contractual stage** (before their offer is made), and the **post-contractual stage** (once their offer is made).

The **pre-contractual stage** includes the promotional and recruitment period and, for undergraduate students, effectively starts 18 months prior to enrolment when the UCAS admissions cycle begins. We can make changes during this time, so long as we communicate in a timely manner and our decisions do not disadvantage the applicant.

The **post-contractual stage** starts from the point at which the offer is made and accepted, which could be from 1 October in the year preceding the student enrolling the following September, therefore up to almost 12 months prior to enrolment. Major changes after this point must be in consultation with the affected group.

2. Information roles, responsibility and governance

2.1. Principles for publishing information

The following principles apply to all published information processes:

- **Single sources of information** will be used wherever possible. If we need to share information with our prospective or current students, we refer to the approved source information wherever possible. We avoid re-writing or re-stating already published information. We avoid creating information sources that fall out of date without being managed.
- **We all take responsibility for checking** the information we provide as part of generating published information about courses, modules and studying at Northumbria. Each person involved in the process has responsibility for checking that the information they provide is consistent with the approved specifications.
- **We clearly identify and communicate changes.** When changes are made to courses, modules and other core aspects of studying at Northumbria, we check whether they are material changes that should be evaluated by the Quality Assurance procedures and whether the changes should be communicated to prospective students, current students must be consulted not simply informed after a change has been made.

2.2. Who is responsible for managing the accuracy of published information?

We all have a collective responsibility for ensuring the information we provide prospective and current students is correct. Specific leadership is shared across SLAS, particularly Registry, alongside academic departments, and Marketing

- Pre-contractual stage (applicants): Marketing for marketing content, fees and additional costs; Academic Registry for programme content such as name, award, duration, modules, assessments and learning outcomes; Academic Departments

for the approval of programme content, used for marketing and contractual purposes.

- Post-contractual stage (students): Academic Registry
- Regulatory changes: Legal Services
- Third party: The partner is responsible for ensuring the correct information provided by the appropriate team above is used. The Pro-Vice Chancellor London, Pro-Vice Chancellor International, Director of Global Partnerships and Faculty Pro-Vice Chancellors are responsible for ensuring CMA compliance for the partnerships in their portfolio (see CMA Policy Jan 25)

2.3. Information maintenance and publishing overview

Table 1 in Appendix 1 provides an overview of the main sources of information pertinent to CMA guidance for programmes, the systems that store the information, and who is responsible for drafting, checking and publishing the information.

2.4. Publishing comparative information such as league tables

There are specific rules about publishing comparative information such as league table rankings. The statistics we use in our materials must be the most recent available, 100% accurate and taken from reliable and respected sources. There has been consistent messaging from both the Office for Students (OfS), CMA, and the Advertising Standards Authority (ASA) warning against the production of in-house rankings based on league table data, especially when universities do not have access to the complete underlying datasets.

Therefore, the University and its academic departments must follow the correct procedure as set out by the Principles for [University Key Facts and Claims](#) guidance when using league table statistics in the marketing materials, including Open Day presentations.

Northumbria statistics draw upon the following sources which are respected and have credibility with our audience:

- National Student Survey
- The Complete University Guide
- The Guardian University Guide
- The Times Good University Guide
- Graduate Outcomes
- Research Excellence Framework (REF)

It is recommended that we avoid using other surveys, except where they cover a particular need (e.g., the National Council for the Training of Journalists is a well-respected specialist source.)

2.5. Governing CMA compliance

Information management is part of the routine work of Academic Departments, Academic Registry, and Marketing.

Oversight of information management: CMA related issues that are not readily resolved through routine operations should be escalated to the Executive Director of SLAS as Chair of the CMA Working Group through the usual management routes.

3. Material Information

The University must provide prospective students with important information, known as 'material information', for example about its programmes and their costs, at each stage of our dealings with them, including at the research and application, offer and enrolment stages.

If a change is made whilst a student is on programme, a consultation process must be followed, see Communication Summary Template for further information.

Appendix 1 provides detail of material information, what requires approval and/or communication to applicants and students.

4. Material changes

Material change is the term used by the Competition and Markets Authority (CMA) for a change to the important information ('the material information') provided by Northumbria about a programme and the University that might affect an applicant's choice when making an informed decision about what and where to study.

While it is important that students receive what they expected after deciding which programme to study, this does not rule out all changes to the programme offer. CMA legislation allows the University to make adjustments, for example, that may be necessary to reflect changes to the theory in an area of research or practices around the subject or its delivery. Material changes are more likely to be considered fair under CMA legislation if they are restricted to minor adjustments that are unlikely to negatively impact students, are driven by developments in the field of study or its delivery, or are changes required by necessity (e.g. due to accreditation requirements).

Applicants need to be notified of the proposed changes in advance of enrolment, together with the reasons why they are necessary.

Student views on changes to curricula or its delivery or assessment must be gained in advance through consultation at meetings convened specifically for this purpose. The implementation of such changes is likely to be considered fair where the representative student body for the affected programme understands the rationale for the change in question and is supportive of it going forward. Evidence of this consultation will be required where programme or module approval of the changes is necessary (see 4.2, 4.3 and 4.4).

All changes to programme or module content / delivery should be formally approved via Academic Registry (and checked for CMA compliance) before being delivered to students. Current guidance from Academic Registry is for all consultation on programme revisions to have been carried out before the last day of the student assessment period (usually May), to allow all enrolled students the opportunity to respond.

4.1. Managing Material changes

Consideration must be given to both current and prospective students when changes to a programme or individual module(s) are made.

Changes may include:

- change to the aims and/or learning outcomes of a programme
- significant restructuring of a programme (e.g. following a curriculum review)
- change or addition of a mode of attendance (e.g. from PT to FT)
- change or addition of a programme intake

- change to the assessment across the whole programme or in a number of modules contributing to the programme
- change to the programme title
- change to the nature of the award (e.g. from BSc to BA)
- change to the duration of a programme
- discontinuation (withdrawal) of a programme
- change to the accreditation status of a programme (for professionally accredited programmes)
- changes to the core modules published in the programme specification
- changes to the content of core modules where the means of delivery and/or means of assessment is substantially different to what has been published in student handbooks etc.

Students must be either informed (4.2), consulted (4.3) or consent sought (4.4) for any changes that they may perceive to mean that the course that they have applied to or registered on is substantially different to what they signed up to. However, students should be aware that optional modules may change from time to time and to reflect this fact the following statement is included in all programme regulations and the prospectus:

‘The content accuracy of our courses is reviewed annually to make sure it's up-to-date and relevant. Individual modules are occasionally updated or withdrawn. This is in response to discoveries through our world-leading research; funding changes; professional accreditation requirements; student or employer feedback; outcomes of reviews; and variations in staff or student numbers. In the event of changes the University will consult and / or inform students and will take reasonable steps to minimise disruption’.

4.2 When to inform

Change Definition	Who will inform
Pre-contractual material changes	Marketing
Regulatory Standards (inc. PSRB)	Academic Dept
Assessment changes for future years (non material changes)	Academic Dept
Creation of a new delivery start date (a new route which does not affect current cohort)	Academic Dept

If material changes are made before a programme is open for application and therefore will only affect applicants who have not yet been offered a place or prospective applicants, Registry (Approvals and Revisions) should notify Marketing to ensure marketing information has been updated to reflect the changes.

If any material changes have been approved after an applicant has been offered a place (i.e. via UCAS) but before they become an enrolled student, the nature of the change should be communicated to them.¹

¹ All communication must comply with the National Embargo window

Communication to applicants will be sent by Marketing (Applicant Services), upon receipt of approved material changes and the reason why from Academic Registry. Offer letters will be re-issued where appropriate, and applicants will be offered the option of applying to an alternative programme, if one is available.

If changes are the result of an external regulatory or quality standard change, enrolled student and applicants should be informed of this at the earliest opportunity.

If changes are non-material assessment changes for future years of delivery, these should be conveyed to students at the earliest opportunity. If assessment changes are more significant or in-year, please refer to 4.3.

4.3 When to consult

Change Definition	Who will consult
All changes not referred to in 4.2 and 4.4 (both in-year and for future years)	Academic Dept
Planned programme withdrawals from delivery portfolio	Academic dept

The University's general principle is that any significant changes, including withdrawal, should be introduced for new cohorts of students. However, there will be occasions when changes need to be made which affect students already registered on the programme.

It is important to state that in-year changes should be avoided as much as possible, due to the increased risk of a negative student experience caused by mid-year changes; and a potential lack of choice for affected students (should they object to the change). In-year changes should be submitted by exception only, and are likely to require increased levels of scrutiny and challenge because of this risk. All changes (including in-year changes) to programme or module content or delivery should be formally approved via Academic Registry before being delivered to students.

Programmes that are planned for withdrawal should be 'taught out' to minimise the impact on the student, and consultation should take place in order to verify the plan for withdrawal and ensure that any students who are on a break in study fully understand their options for re-enrolling

Where planned changes will affect current students, departments should take the following actions:

- Inform the Students' Union. Contact the Education Officer with brief details of the programme, the proposed change, and confirmation that the department will consult with students.
- Consult current students. All students who are affected by the change should be consulted, including Foundation Year students who are on programmes with only one progression route. Programme Leader's will contact the students directly via Blackboard explaining the changes and setting an appropriate and reasonable deadline for any comments and/or objections.
- Where changes are required following specific student feedback (eg NSS results) **and** during University student holiday periods, the Programme Leader will be required to assess and consider the risk of not making the change versus awaiting an

outcome of consulting. To ensure transparency, students should be made aware at the earliest opportunity why changes have been made during holiday periods without obtaining feedback from consultation.

- The outcomes of the consultation should then be followed up by the departmental learning and teaching committees as necessary, and the consultation should be mentioned in other appropriate fora to ensure that all students are given as many opportunities to respond as possible. A copy of any correspondence, and any notes / minutes from meetings where the changes have been discussed with students should be kept by the proposer.
- Submit changes for approval to the Approvals and Revisions team in Registry. This should be done via the normal procedures but should include details of how students have been consulted and how they will be informed should the change be approved.
- When a change has been formally approved, all affected students must be informed in writing. This information must be provided to students in good time to allow them to take up alternatives where this is appropriate. Remember to include any students who are away from the University, for example on a placement, studying abroad or taking a leave of absence from their programme. Usually departments, (Programme Leader/Module Leader) will provide this written notification to all students affected by the change directly via Blackboard.

The table below provides details of who should be consulted in each case, assuming the change is planned for the following academic year:

Changes	Communication to
Proposed changes to Level 3	Applicants to the programme who have been offered a place (informed only)
Proposed changes to Level 4	Applicants to the programme who have been offered a place (informed only) All level 3 students (informed and consulted)
Proposed changes to Level 5	All Level 3 & 4 students
Proposed changes to Level 6	All Level 3, 4 and Level 5 students
Proposed changes to Level 7 integrated masters	All levels
Proposed changes to Level 7	Applicants to the programme who have been offered a place (informed only)

4.4 When to seek consent

Change Definition	Who will seek consent
Programme title change (where this affects current cohort)	Academic Dept
Programme duration (where this affects current cohort)	Academic Dept

Consent should be obtained when changes are made to a programme title (which will directly affect the current cohort of students), or programme duration (which will directly affect the current cohort of students). It is anticipated that these changes will be rare, but there are

occasions where they can occur. In general, new programme titles or durations should be implemented for a new cohort of students, and any current students will remain on the 'old' version of the programme until it phases out.

In these situations, academic departments are expected to consult with all students affected and gain consent for the changes. Copies of consent should be kept by departments.

4.5 Complaints

Complaints about published information should be handled as follows:

- Pre-contractual (applicants) – Admissions Manager, Marketing
- Post-contractual (students) – Case work team, Student Life and Wellbeing, SLAS

In both cases the sources of the published information will be investigated to determine if and when an information discrepancy occurred, and how best to achieve a satisfactory resolution. A report of the investigation should be provided to the CMA working group.

Appendix 1

Programme Attribute	Data Owner	Change Approval via	System	Who communicates / publishes*: Newcastle
Course title	Academic Registry	Planning Committee	SITS	Applicants (Marketing) Students (Dept communicates; AR publishes)
Entry requirements	GM&B	CMO	Course Database (SQL), externally on UCAS, internally on Programme Specifications	Applicants (Marketing for system / website and AR for programme specifications)
Compulsory modules	Academic Registry	University Approval Panel / AR revisions process	SITS	Applicants (Marketing) Students (Dept communicates; AR publishes)
Optional modules	Academic Registry	University Approval Panel / AR revisions process	SITS	Applicants (Marketing) Students (Dept communicates; AR publishes)
Composition of the course and how it will be delivered	Academic Registry	University Approval Panel / AR revisions process	SITS	Applicants (Marketing) Students (Dept communicates; AR publishes)
Contact hours	Academic Registry	University Approval Panel / AR revisions process	SITS	Applicants (Marketing) Students (Dept communicates; AR publishes)
Expected workload (e.g., expected self-study time)	Academic Registry	University Approval Panel / AR revisions process	SITS	Applicants (Marketing) Students (Dept communicates; AR publishes)
Overall methods of assessment (for example, a combination of exams, coursework or practical assessments)	Academic Registry	University Approval Panel / AR revisions process	SITS	Applicants (Marketing) Students (Dept communicates; AR publishes)
The award to be received on successful completion	Academic Registry	Planning Committee	SITS	Applicants (Marketing) Students (Dept communicates; AR publishes)

Programme Attribute	Data Owner	Change Approval via	System	Who communicates / publishes*: Newcastle
				communicates; AR publishes)
Length of programme	Academic Registry	University Approval Panel / AR revisions process	SITS	Applicants (Marketing) Students (Dept communicates; AR publishes)
Whether the course is accredited and by whom	Academic Registry	Education Committee / PSRB	SITS	Applicants (Marketing) Students (Dept communicates; AR publishes)
Tuition fees	GM&B	Finance and Resource Group	SITS	Applicants (Marketing)
Other additional costs which students are likely to incur	GM&B	Finance and Resource Group	SITS	Applicants (Marketing)
When and how tuition fees are payable and when the student will become liable for payment	Finance	UE via Finance and Resource Group	SITS	Applicants and Students (Marketing)
Availability of scholarships	GM&B	UE via Finance and Resource Group	SITS	Applicants (Marketing)
Handbook of Student Regulations	Legal Services	Academic Board	Corporate Website	Legal Services

- The above table gives a detailed breakdown for each programme attribute for Newcastle and Amsterdam on campus programmes. For London Campus, TNE, Boundless DL and The Bridge, some responsibilities differ. Where the responsibility to communicate is listed as Marketing or AR, these will change as follows.

	London Campus	TNE	Distance Learning	The Bridge
Marketing Comms (Marketing above)	QA	Partner	Boundless	QA
Offer Letter (GM&B above)	Marketing	Partner	Marketing	Marketing

Current students (AR above)	QA	Partner	Dept communicates; AR publishes	QA
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Where unique partnership arrangements apply (such as a joint programme), clarification should be sought with the Registrar (Educational Partnerships).