

#002

Client or Customer Care, Postgraduate Course.

Leading To:

Diploma - Postgraduate - in

Client or Customer Care, Double-Credit, 60 Credit-Hours.

Accumulating to a Postgraduate Certificate, with 120 additional Credit-Hours, and a Postgraduate Diploma, with 300 additional Credit-Hours.

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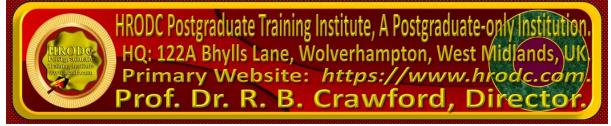


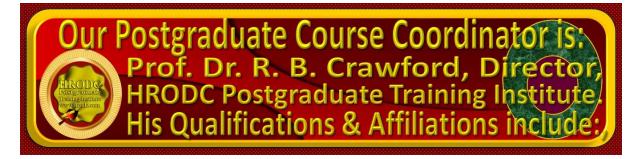






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- Doctor of Philosophy {(PhD) {University College London (UCL) University of London)};
- MEd Management (University of Bath);
- Postgraduate (Advanced) Diploma Science Teacher Ed. (University of Bristol);
- Postgraduate Certificate in Information Systems (University of West London, formerly Thames Valley University);
- Diploma in Doctoral Research Supervision, (University of Wolverhampton);
- Teaching Certificate;
- Fellow of the Institute of Management Specialists;
- Human Resources Specialist, of the Institute of Management Specialists;
- Member of the Asian Academy of Management (MAAM);
- Member of the International Society of Gesture Studies (MISGS);
- Member of the Standing Council for Organisational Symbolism (MSCOS);
- Member of ResearchGate;
- Executive Member of Academy of Management (AOM). There, his contribution incorporates the judging of competitions, review of journal articles, and guiding the development of conference papers. He also contributes to the Disciplines of:
 - Human Resources;
 - Organization and Management Theory;
 - Organization Development and Change;
 - Research Methods;
 - Conflict Management;
 - Organizational Behavior;
 - Management Consulting;
 - Gender & Diversity in Organizations; and
 - Critical Management Studies.

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Professor Dr. Crawford has been an Academic in the following UK Universities:

- University of London (Royal Holloway), as Research Tutor;
- University of Greenwich (Business School), as Senior Lecturer (Associate Professor), in Organisational Behaviour and Human Resource Management;
- University of Wolverhampton, (Wolverhampton Business School), as Senior Lecturer (Associate Professor), in Organisational Behaviour and Human Resource Management;
- London Southbank University (Business School), as Lecturer and Unit Leader.

His responsibilities in these roles included:

- Doctoral Research Supervisor;
- Admissions Tutor;
- Postgraduate and Undergraduate Dissertation Supervisor;
- Programme Leader;
- Personal Tutor.

He was formerly an Expatriate at:

- Ministry of Education, Sokoto, Nigeria;
- Ministry of Science and Technical Education, Sokoto, Nigeria;
- University of Sokoto, Nigeria;
- College of Education, Sokoto, Nigeria; and

Former Editor-In-Chief of 'Sokoto Journal of Education'.





An enhanced client or customer care is of inestimable importance to organisational effectiveness, not least because users or consumers trust your establishment and do not expect to be betrayed, but primarily that our very existence rely on their patronage. They have a wide choice of suppliers or providers, who offer similar or better-quality products or services, at competitive prices.

Clients or customers will opt for a product or service, even if it is more expensive than the competition, because of the assurance that they receive from the front-line service personnel. You will most likely be annoyed if you receive two hundred pounds (£200.00) less salary than you expect; your salary is 5 days late or you did not receive it at all; your appraisal report neglects your positive contributions but highlight the negatives or is unreflective of the glossy picture that your manager has been painting of you; you were given the wrong profile and consequently denied promotion.

You will be annoyed because you trust the accounting system and the appraisal and administration systems. You have a right to be treated with respect when you complain in annoyance. Your clients or customers also have an expectation that you will, in the least, be empathetic to them; that you will assure them that the situation will be put right; that they will be compensated for their inconvenience. If you offer next-day delivery, they will order items and expect delivery because they trust you. If you disappoint them, then they will disappoint their customers or clients, who might also disappoint their customers or clients.

You have created a chain of disaster costing millions of pounds. Why shouldn't these customers or clients be angry? If they are not, then consider them stupid. The measures that you have in place, to put things right might cost you more than the value of the product or service that you provide them but you are building and maintaining Diploma PG - in Client or Customer Care, Double-Credit, 60 Credit-Hours. Page 5 of 26



that relationship. The customers or clients that you are dealing with might be worth a few hundred pounds, today, but might be worth a billion pound before you realise it. Social media aside, one satisfied client or customer might be your link to thousands of potential customers or clients. When I share my experience as a client or customer with the more than one thousand (>1,000) students whom I meet each week, they will be spreading the word (negative or positive) to another five thousand (5,000) potential customers or clients.

Now consider just ten academics, like me, who receive a good 'product or service experience' that they wish to share with their students; this translates into sixty thousand (60,000) potential or repelled customers or clients. Consider the constituents of one household, even though you are aware of only one member; they interact with their friends and neighbours and compare notes on the quality of products that they receive from you. Consider the snowballing effect that a positive impression will have.

Someone might be having a bad day; might be bereaved; just separated; just lost a job; just missed a flight; just received a devastating health diagnosis; just lost a loved one. You will not be aware of his or her plight but the reality is that these events will have a physiological effect on how your customers or clients look and sound and over which they have little control. You are the psychologist, the psychiatrist, the therapist in a most indirect way but which will have implications for future relationship.

Effective customer or client care policy and strategy must be viewed from the perspective of the digital age in which they exist. No longer is the news being spread via the 'word of mouth', on a one-to-one basis; it is now one-to-many. The digital age means that Twitter, LinkedIn, Facebook and all the other social media representations, can be used to give a wider circulation of client and customer experience of your products and services. Expect that everyone with whom we come into contact, has a mobile phone, watch or camera that can take pictures and record our behaviours, at every step of the way. Be conscious that whatever we say or do is being recorded and shared. Clients and customers' sharing information in this way is much more effective than paid advertisements. While we hope that these shared experiences are positive,



unfortunately, they are sometimes negative, resulting in brand damage within an instant. We have seen so many examples of images and recordings of poor treatment being exacted on patrons. This means that the poor treatment of one customer or client, on a bad day for a front-line staff, can tarnish the reputation of our organisation. Try to recall these incidents that wreaked reputational damage to the organisations concerned:

- The gentleman who was dragged off an airline;
- The group that was subjected to police harassment, at the instance of the service crew;
- The musician whose guitar got damaged on an airline and who, later, composed a YouTube hit, deploring the company;
- The mobile phone company that continued to bill for the service charge on a
 deceased' phone, long after his death, refusing to cancel his account, despite
 being requested to do so by his daughter;
- The salesperson who insulted a potential customer, who left the store without making a purchase;
- The delivery driver filmed throwing a computer monitor over a fence, thereby smashing it.

These are a few of the customer or client service blunders that went viral, on social media, putting the organisations concerned in an awkward position, ruining their hard-earned reputation. Whenever we are the subject of these types of publicity, it is likely that we get a surge of new customers or we find that our current customers dwindle or virtually disappear, their having found less objectionable sources of their desired product or service.

We need to ensure that we go beyond the 'call of duty', ensuring that we surpass all expectations, in order to meet the demands of our clienteles. Managers, policymakers, and executives need to be cognisant of the fact that their organisation is being represented to the public by their frontline staff. It is for this reason that they need to be given measured autonomy to address problems that occur in the process of meeting the needs of customers and clients. For example, where a customer is infuriated about an error, on the part of the agent or service personnel, he or she can



be justly compensated with a gift or a cash-back. This gesture can alleviate the animosity that might exist and persist between the organisation and the client or customer.

Empowering your frontline staff to take the necessary action, as damage limitation, means that they will use their discretion to address some of the issues that they face while you and their managers and supervisors are 'absent'. Whenever they apply their autonomy, in using organisational resources to address situations, they should be confident that you will support their actions, operating on your behalf, despite their cost, to the organisation, in the short term. This should be the case, the fact that they have taken the necessary measures to alleviate the negative implications of not acting in time. This scenario represents 'motivational job design', a factor that constitutes job satisfaction for the employee, organisational effectiveness being a positive spin off.

It is not about just 'helping' people but exceeding normal expectations, in meeting clients' needs. At best, we should provide them with pleasant surprises with respect to how we treat them. How do we know that we are going beyond the normal expectations? First, we need to know their anticipation in relation to the law; that which protects them, upholding their rights.

Many organisations make the error of establishing a customer or client service strategy, which fall short of the requirements of the law. For example, if we have a policy that requires the acceptance of return of an item, within a specific period, it must be at least, but not less than that which the law stipulates. Many organisations have been caught out dispensing what they thought was an excellent client or customer service, only to find themselves in breach of legislation – facing enormous fines. It is for this reason that I have incorporated the law within this revised customer client care course. It is designed to create an understanding of the legal environment in which the provider-client relationship operates.

My bottom-line is: 'treat your clients and customers with the respect that they deserve, because you need their business; you depend on their patronage; your survival



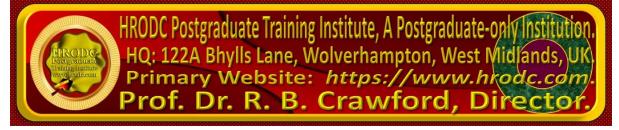
depends on it; your organisation's survival is your survival; you are a part of the system and you can do a great deal to improve it or you can contribute to its disastrous end; its demise is your 'real death". The type of contribution that you make, in customer or client service, has a cyclical effect on our national economy and affect the lives of millions.

This customer care or client care Postgraduate Short Course is designed to ensure that your clients or customers are motivated to remain loyal to your organisation. If your customers or clients are treated with the respect, value and empathy that they deserve, they will continue to support the product or service that they receive.



- Business Administrators;
- Business Owners;
- Call Centre Officials:
- Call Centre Operatives;
- Call Centre Supervisors;
- Citizens' Advisors;
- Client Managers;
- Client or Customer Tribunal Representatives;
- Client Relations Personnel:
- Client-Service Consultants;
- College Administrators;
- Commodity Dispatchers;
- Commodity Traders;
- Competition Advisors;
- Complaints Officers;

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- Compliance Officers;
- Consumer and Competition Researchers;
- Consumer Appeal Tribunal Representatives;
- Consumer Law Professors;
- Consumer Protection Agency Officials;
- Customer Relations Personnel:
- Customer Service Representatives;
- Entrepreneurs;
- Entrepreneurs;
- Fair Trade Representatives;
- Front-Line Staff;
- General Academics;
- Guest Relations Managers;
- Lecturers of Competition Law;
- Lecturers of Consumer Law;
- Lecturers of Client or Customer Care;
- Lime Managers;
- Line Supervisors;
- Manufacturers;
- Manufacturing Representatives;
- Market Regulators;
- Marketing and Sales Personnel;
- Marketing Managers;
- Marketing Supervisors;
- Members of Competition Commissions;
- Mystery Shoppers;
- Public Administrators;
- Reception Administrators;
- Receptionists;
- Retailers;
- Sales and Customer Service Supervisors;
- Sales Managers;

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- Sales Professionals;
- School Administrators;
- Senior Sales Representatives;
- Store Managers;
- Store Supervisors;
- University Administrators;
- Warehouse Managers;
- Wholesalers;
- All others with a demonstrable interest, or desirous of enhancing their expertise, in Client or Customer Care, UK Consumer Protection Law, Competition and Marketing;



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By the conclusion of the specified learning and development activities, delegates will be able to:

- An understanding of the fundamentals of leadership and management;
- Analyse of other terms considered potentially unfair;
- Appreciate the need to maintain a 'generalised client/ customer information system';
- Ascertain the unfair terms in Holiday Caravan Agreements;
- Assist clients in solving their problems relating to products and service;
- Become familiar with the provisions of Regulations 1999;
- Communicate effectively with clients, colleagues, juniors and managers;
- Demonstrate a heightened understanding of the implications of the Supreme Court's Ruling on Payment Protection Insurance (PPI) in the UK;
- Demonstrate a heightened understanding of the provisions of UK Consumer Protection Law and its application;
- Demonstrate an understanding of the flaws that have been uncovered in the "Payment Protection Insurance Market Investigation Order 2011";
- Demonstrate an understanding of the legal framework of client service;
- Demonstrate an understanding of the value of front-line staff to organisational effectiveness:
- Demonstrate their ability to contribute to the maintenance of customer/ client loyalty;
- Demonstrate their ability to initiate improvements in client service;
- Demonstrate their ability to remain calm and courteous during unpleasant situations such as an encounter with an irate client;
- Demonstrate their expert knowledge of the Consumer Rights Act 2015
- Demonstrate their expertise in leading a customer/client care team;

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Prof. Dr. R. B. Crawford, Director.

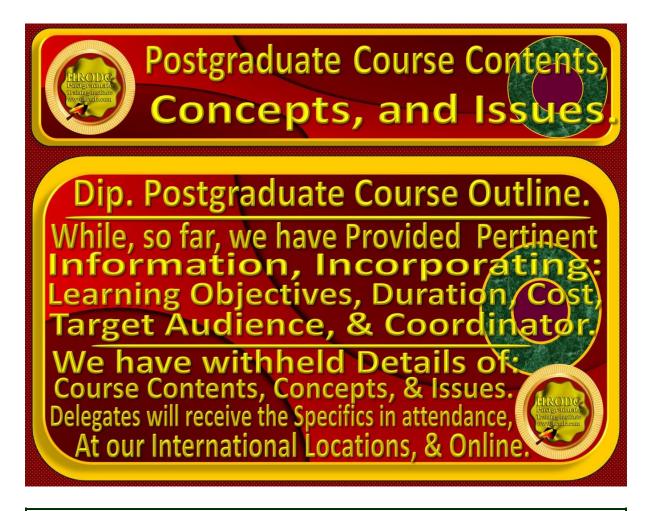
- Determine how the consumer's rights are protected under the Unfair Trading Regulations 2008;
- Determine the Consumer Rights in Paying For Goods and Services;
- Determine the most appropriate way of addressing unfair terms in home improvement contracts;
- Determine the role of the Competition and Marketing Authority (CMA) in Promoting Fairness to Consumers;
- Determine The role of Trading Standards in dealing with consumer complaints
- Determine the role of Trading Standards in protecting consumer rights;
- Determine what constitutes a 'non-binding' contract, under The *Unfair Terms in Consumer Contracts Regulations* 1999
- Discuss the unfair contract terms;
- Distinguish selling at a distance from the distance selling;
- Enumerate the Core Criteria for Consumer Codes of Practice;
- Evaluate the key provisions of Estate Agents Act 1979;
- Exhibit a 'functional' level of interpersonal relationship;
- Exhibit a willingness to seek help and advice from colleagues and managers, when faced with difficult situations;
- Exhibit an awareness of the high standard of service, which each client anticipates;
- Exhibit an understanding of the functioning of a 'client-driven organisation';
- Exhibit competence in fundamental aspects of customer/ client service incorporating sensitivity to clients' needs;
- Exhibit leadership in dealing with 'the irate customer/ client';
- Explain in detail the principles of "Repair of Refund";
- > Explain the concept of "Fit For Purpose" Rule and determine its implications;
- Explain what are covered by the manufacturers' warranty;
- Gain information about Consumer Credit Directive (CCD) 2010/ 2011;
- Identify transactions which are not considered a 'Sale';
- Illustrate their ability to manage internal and external customer/client care environments;
- Illustrate their understanding of the need to Empower Front-line Staff to Redress 'Dissatisfactory Client/ Customer Situations';

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- Indicate The Powers of the Office of Fair Trading, under the *Unfair Terms in Consumer Contract Regulations* 1999
- Know the liability of manufacturer under the Consumer Protection Laws;
- Learn how the unfair terms in Consumer Contracts are interpreted;
- Outline at least five provisions of the Consumer Rights Act 2015, analysing their enforceability;
- Provide examples of the legal application of 'Fitness For Purpose';
- Recall fundamental elements of the 'Sale of Goods Act 1979';
- Recall important points of law in the Unfair Terms in Consumer Contract Regulations 1999;
- Recall the obligation of the producer of goods and service, under the 'Sale of Goods Act 1979';
- Recall the obligation of the service provider/ product retailer, and manufacturer under The Supply of Goods and Services Act 1982
- Recall the obligations of the retailer/ service provider under the 'Sale of Goods Act 1979'
- Specify the retailer's liability under the Consumer Protection Laws;
- Suggest the role of the former Office of Fair Trading (OFT), in dealing with consumers' complaints under The Unfair Terms in Consumer Contracts Regulations 1999;
- Indicate the correct interpretation of the law in relation to:
 - Financial Penalties;
 - Cancellation Clauses;
 - Supplier's Right to Cancel Without Notice;
 - Excessive Notice Periods for Consumer Cancellation;
 - Binding Consumers to Hidden Terms;
 - Supplier's Rights to Vary Terms Generally.
 - Right to Change What Is Supplied;
 - Price Variation Clauses;
 - Supplier's Right of Final Decision;
 - Entire Agreement and Formality Clauses;
 - Binding Consumers Where the Supplier Defaults;

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- Supplier's Right to Assign Without Consent;
- Restricting the Consumer's Remedies.

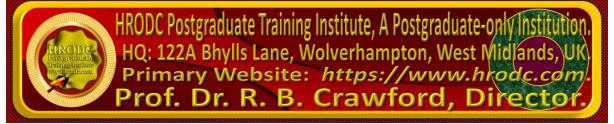


Part 1. The Customer Focused Organisation: Perfecting the Relationship Between the Organisation and its Clientele.

Part 2. Salient Consumer-Related Terms and Their Legal Interpretations.

Part 3. Some Provisions of *The Consumer Rights Act 2015* and Their Enforceability.

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Part 4. Goods Under Guarantee, Statutory Liability, Quality of Digital Content, Fit-For-Purpose, Right To Repair or Replacement, Remedy For Damage, etc.

Part 5. Consumer Right to Skill and Care of Trader or Service Provider; Unfair Contract Terms and Conditions; Right To Repeat Performance and Price Reduction; Right To Completion of Service, in Reasonable Time.

Part 6. Legal Metrological Issues; Premium Rate Service; Duties of Letting Agents; Competition Appeal Tribunal and Appointment of Judges; Student Complaints Scheme; Prohibition on Cancellation or Blacklisting; Secondary Ticketing; etc

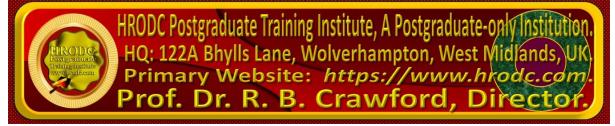
Part 7. Other Pertinent Issues in Consumer Protection: Their Legal Bases and Remedies.

Part 8. Other Consumer Protection Legislation, and Associations: How Beneficial?

Part 9. Pertinent Issues in Consumer Protection: Their Legal Bases and Remedies.

Part 10. Dispute Resolution For Consumers.

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Part 11. Renowned Consumer-Supplier Dispute Areas.

Part 12. Statutory Instruments Amending or Clarifying Aspects of The Consumer Rights Act 2015.



Postgraduate Short Courses are of a minimum of five days' In-Venues (10 days' Online) but less than 6 weeks' In-Venues (less than 10 weeks' Online) duration, are referred to as Diploma – Postgraduate. This means that they are postgraduate credits, towards a Postgraduate Certificate and Postgraduate Diploma. Postgraduate Certificate and Postgraduate Diploma represent Programmes of Study, leading or



accumulating to Awards bearing their title prefixes. While we, refer to our short studies, detailed above, as 'Courses', those with duration of 6 weeks or 12 weeks In-Venues (10- and 20-weeks' Online) are labelled 'Programmes'. Nevertheless, we conform to popular usage, by often referring to all study durations as 'Courses'. A mark of distinction, though, is that participants in a short course are referred to as 'Delegates', as opposed to the ascription 'Students', which is confined to those studying a Postgraduate Programme.

In line with the above notion, a Postgraduate Certificate might be earned through a 6 weeks' Intensive In-Venues Study, or 10 Online Delivery. Similarly, a Postgraduate Diploma might be studied for 12 weeks In-Venues or 20 weeks. They might also be taken through a blend of both modes, providing that a minimum of 6 and 12 Credits and 180 or 360 Credit-Hours, respectively, are earned. You might Pick and Mix Courses, to create your preferred blend of Disciplines, or follow a predesigned Specialist route. They might accumulate from our Postgraduate Short Courses, or through continuous study. Please click to view and download our List of Specialist Postgraduate Certificate, and Postgraduate Diploma Programmes



Credit-Hours and Credit-Values, in Diploma – Postgraduate - Award

Credit-Hours are the actual amount of time that a lecturer or tutor spends with his or her students or delegates, in both In-Venues and Online Deliveries. Each Five-Day In-Venues, or a Ten-Day Online (3 hours per day) Course consists of 30 Credit-Hours, while a 6-Day In-Venues (12-day Online) course amounts to 36 Credit-Hours. Because Credit-Values are calculated in multiples of 30 Credit-Hours, 60-89



Credit-Hours have a Double-Credit (2 Credit) value, while 90 Credit-Hours earn a Triple-Credit (3 Credits).

A delegate who successfully completes a Postgraduate Short Course of 30 or more Credit-Hours, but which is less than 180 Credit-Hours (Postgraduate Certificate), is awarded a Diploma – Postgraduate. This Award is assigned Credit-Values and Credit-Hours, as are exemplified by the following:

- Diploma Postgraduate in Organisational Change Management, 30 Credit-Hours;
- 2. Diploma Postgraduate in Trainer Training: Training for Trainers, Double-Credit, 60 Credit-Hours:
- 3. Conveyancing and Property Valuation: Property Law, Double-Credit, 72 Credit-Hours:
- Diploma Postgraduate in University and Higher
 Education Administration, Triple-Credit, 90 Credit-Hours;
- Diploma Postgraduate in Tourism and International Relations, Quad-Credit, 120 Credit-Hours.

As in the first example, above, where the Credit-Value is not noted in an Award, it must be assumed that it is a Single-Credit Value.

Postgraduate Diploma Award

A Postgraduate Diploma Award is achieved with a minimum of 360 Credit-Hours, through continuous study, or an accumulation of Credit-Hours.

Postgraduate Certificate Award

A Postgraduate Certificate might be gained with a minimum of 180 Credit-Hours, through continuous study or Credit-Hours' accumulation.

Cumulative Postgraduate Certificate, and

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Postgraduate Diploma Awards

All Postgraduate Short Courses accumulate to a Postgraduate Certificate and a Postgraduate Diploma, on a 'Pic and Mix' or Specialist basis. This means that we maintain academic records for each delegate, indicating the courses studied, with their Credit-Value and Credit-Hours, as are indicated above, 'Credit-Hours and Credit-Values, in Diploma – Postgraduate – Award'. The Credit-Hours are aggregated to accumulate to at least 180 and 360 Credit-Hours, for a Postgraduate Certificate and a Postgraduate Diploma, respectively. Each Short Course Award (below a Postgraduate Certificate) indicates both its Credit-Value and Credit-Hours, excepting for Single-Credit.

Accumulated Postgraduate Certificate, and Postgraduate Diploma Awards

All Specialist Postgraduate Certificate and Postgraduate Diploma Programmes have predetermined Award Titles. Delegates who do not follow a specialism, for accumulation to a Postgraduate Certificate and Postgraduate Diploma, receive a Generalist, rather than a Specialist, Award. However, a Specialist Award is given to delegates who studied at least seventy percent (70%) of their courses in a specialist grouping, as are exemplified above, under the heading 'Postgraduate Diploma and Postgraduate Certificate Specialist Award Titles'.



Applicants for Diploma – Postgraduate; Postgraduate Certificate; and Postgraduate Diploma are required to submit the following documents:

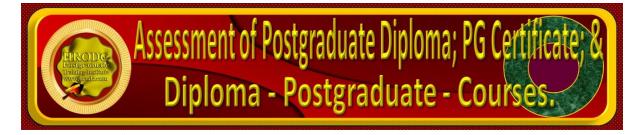


- Completed Postgraduate Application Form, including a passport sized picture affixed to the appropriate section;
- A copy of Issue and Photo (bio data) page/s of the applicant's current valid passport or copy of 'Photo-embedded' National Identity Card;
- Copies of credentials stated in the Application Form.

Admission and Enrolment Procedure

- On receipt of all the above documents, they will be forwarded to our 'Admissions Committee', which will assess applicants' suitability for the Course or Programme for which they have applied;
- If they are accepted on their chosen Course or Programme, they will be notified accordingly, and sent Invoices;
- Upon receipt of an applicant's payment, we will send him or her an Official Payment Receipt, and Admission Letter, bearing a copy of the Passport-Type in the respective Application Form.
- Those intending to study in a foreign country, and require a Visa, will be sent the necessary Immigration Documentation, to support their application;
- ➤ Joining Instruction will be sent to Students and Delegates, on time to prepare for their enrolment. The incorporated information include:
 - Venue Name, Location, with specific address;
 - Details of Airport Transfer, where appropriate;
 - Start date and time;
 - Registration details;
 - Daily Schedule;
 - Local Transportation Details;
 - Residential Accommodation Details:
 - Leisure and Shopping Facilities, in the area;
 - General Security Information; among others.





Because of the intensive nature of our Courses and Programmes, for In-Venues, and Online modes, assessment will take place during or at the end of the 'active teaching period', adopting differing formats. These structures include, but are not limited to:

- In-Class Tests:
- Text-Case Analyses;
- Video-Case Analyses;
- 'Out-of-Class Assignments;
- Individual Presentations;
- Group Presentations; and
- End of Course Examinations.

Based on these assessments, successful candidates will receive either a:

- Diploma Postgraduate Award;
- Postgraduate Certificate Award; or
- Postgraduate Diploma Award.

For all the above Awards, a minimum of 70% overall pass is expected. To receive the Awards of Postgraduate Certificate and Postgraduate Diploma, candidates must have accumulated at least the required minimum 'Credit-Hours', with a pass (of 70% and above) in at least 70% of the courses taken.

Delegates and students who fail to achieve the requirement for Postgraduate Certificate, Postgraduate Diploma, or Diploma - Postgraduate - will be given support for 2 re-submissions for each course. Those delegates who fail to achieve the assessment requirement for the Postgraduate Diploma or Diploma - Postgraduate -



on 2 resubmissions, or those who elect not to receive them, will be awarded the Certificate of Attendance and Participation.



You might study a Postgraduate Diploma, or Postgraduate Certificate, in 20 or 10 weeks, respectively, in the comfort of your offices or homes, through our Postgraduate Training Institute's Online Delivery Mechanism. We are committed to your achieving the 360 or 180 Credit-Hours, respectively, in line with our Regulation, within the stipulated timeframe. The direct "Student-Lecturer-Contact-Times" of 3 hours per day, 6 days per week will ensure that these requirements are met. We aim to fit the tuition around your work, family commitment and leisure, thereby enhancing your maintenance of an effective 'work-study-life-style balance', at times convenient to you and your appointed tutor.





Click, or copy and paste the URL, below, into your Web Browser, to view our Service Contract, incorporating Terms and Conditions.

https://www.hrodc.com/Service Contract Terms and Conditions Service Details

Delivery Point Period Cancellations Extinuating Circumstances Payment Protoc

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The submission of our application form or otherwise registration by of the submission of a course booking form or e-mail booking request is an attestation of the candidate's subscription to our Policy Terms and Conditions, which are legally binding.



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