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IOB INTERNATIONAL

STUDENT

HANDBOOK

2025



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Welcome

A warm welcome to all new and returning students to IOB for the Academic Year 2024 – 25. IOB is proud to include many international students located in Ireland and overseas and we aim to provide a supportive environment for all students and staff.

This practical **international student handbook** aims to provide you with information about life as a new international student and member of IOB and as a new member of the wider Irish community if you are located in Ireland.

I hope you will enjoy your programme of study, particularly those who are studying in IOB for the first time. IOB personnel i.e., Faculty, Programme Directors and Managers will be happy to provide information and support as you begin your studies.

This IOB International Handbook contains information which we hope you will find useful in adjusting to life as an international student and progressing successfully with your studies.

Wishing you every success in your study and enjoy your social and learning experience.

Margaret Fitzsimons

Dr. Margaret Fitzsimons (Dean and Chief Learning Officer, IOB)



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Introduction

The *IOB International Handbook* is designed to provide you with some key information about IOB as you begin your programme of study as an international student based in Ireland or overseas.

This international handbook is structured to guide students through some essential information before you commence your studies and resources needed for a successful academic journey with IOB.

Beginning with an introduction to IOB's prestigious legacy as one of the world's oldest banking educational institutions, Section 1 provides an overview of IOB and the academic relationship between IOB and University College Dublin (UCD), where IOB operates as a recognised college. UCD is currently ranked within the top 1% of higher education institutions worldwide and is Ireland's most globally engaged university, with over 38,000 students drawn from 152 countries.

The remaining sections offer targeted guidance and resources to support international students settling into life in Ireland, cognisant of the differing cultural background of all students.

In addition to this International Handbook, students also have access to an individual module Study Guide and our Student Handbook. All of these provide students with important and practical information and support for their learning journey with IOB. All of these are available on IOB Learn when you have completed your registration.



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About IOB

IOB was founded in 1898. IOB is the largest professional membership organisation in Ireland. It is a community of over 32,900 members who work in banking and in both local and international financial services across the island of Ireland. A Recognised College of University College Dublin (UCD), the professional development of members is at the heart of IOB's activities. IOB offers more than 40 education programmes ranging from Professional Certificates to Masters Degrees and more than 6,800 members are currently studying on its programmes.

Lifelong learning is crucial to sustaining a successful professional career and the Institute's has the largest continuing professional development (CPD) community in Ireland with more than 25,000 members. IOB is a not-for-profit organisation.



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Registering for your Programme at IOB

Application to IOB's programmes is online via iob.ie. You need to ensure you meet the required entry criteria for each programme. Whether you are based in Ireland or overseas the registration process is the same. Application to all level 8 and level 9 programmes are via the programme page "Apply Now" button and submitting your application.

Level 7 Programmes – Enrol Now

To register for a level 7 programme, students do so via the Enrol Now button on the individual programme pages on www.iob.ie

You may also Express an Interest in a programme, by clicking Express an Interest and inserting your contact information. A member of the programme management team will be in touch with you to answer any questions and provide further information.

Students whose first language is not English are required to demonstrate their proficiency in the language and must provide verifiable evidence of that proficiency as specified in this and associated policies. Details from IOB's English Language policy is linked [here](#).



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Immigration

Registration with Irish Naturalisation and Immigration Service (INIS) All non-EU/EEA students, living in Dublin, must register with the Irish Naturalisation and Immigration Service (INIS) where you will receive your Irish Residence Permit (IRP) card. This is done after your registration with UCD and prior to the date stamped on your passport when entering the country.

The vast majority of IOB students will be working in Ireland prior to undertaking their part time programme of study with IOB. In this regard the information in this section will have been completed at an earlier point prior to commencement of study.

Required documents for first time registrations checklist:

- Valid Passport (with entry visa if applicable)
- Confirmation of appointment email
- Evidence of finances for Non Visa required students – e.g. a current Irish bank account showing your name and a balance of €3000. A bank statement not more than 1 month old and matching debit card or a letter from your sponsoring body will also suffice.
- Certificate of Attendance
- Evidence of Private Medical Insurance
- A credit/debit card to pay €300 registration fee

PPS Numbers

PPS Number PPSN applications will only be accepted with a pre-booked appointment from the Department of Social Protection. Appointments can be made online at www.mywelfare.ie. Before arriving for your appointment, please ensure you have been allocated a date, time, and desk number. Without these you may not have a valid appointment.



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Adjusting to Living and Working in Ireland

Culture/Education Culture

If you are newly resident in Ireland and are studying part-time with IOB, we are cognisant that moving to a new country is exciting, but it can also be quite stressful. Moving to a new country, away from friends and family, and to a new culture can sometimes cause students to feel homesick or upset. It is also important to note that these feelings may not affect you straight away and may only set in after some time. The education culture you have experienced prior to undertaking a programme of study in Ireland may differ from some of the culture and norms in Ireland. If you are finding the academic experience hard initially or at any stage throughout your programme of study, there are supports available in IOB such as contacting your programme manager at any stage to help guide and support you if you are having difficulties.

The IOB staff are on hand to answer any questions as you settle into studying with IOB as part of your life in Ireland or internationally. In Ireland you will have the chance to experience Ireland's culture, heritage and meet its people. We understand that studying as well as living in a new country is as much about living as it is about learning and we are ready to help you make the most of your time in Ireland.

You might have some ideas about life in Ireland and whilst we are sure that you will have a great time there may be moments when you experience culture shock. Culture shock is a term meaning the stress that can result from new situations and experiences. This can impact your wellbeing, enjoyment and performance. Culture shock describes the impact of moving from a familiar culture to one which is unfamiliar. It can affect anyone, including international students. The shock can come from being in a new environment, meeting new people, and learning the customs of a different country. They can relate to climate, food, language, dress, social behaviour, values, etc.

It also includes the shock of being separated from important people in your life, such as family and friends who you would normally talk to and ask for advice and support. The separation may cause you to feel homesick. Remember you can talk to your programme manager at any time if you need to if you need any assistance that may help you whilst you are taking your programme of study.

It is completely normal to have culture shock, and it can be a positive learning experience, allowing you to become more aware of your own culture and the new culture you are entering. Some tips that might assist with coping with culture shock include;

1. Keep familiar things around you such as photographs or ornaments.
2. Find a supplier of familiar food if possible.
3. Take regular exercise such as joining a local sports club.
4. Make friends with international students, whether from your own culture or another, as they will understand what you're feeling and, if possible, make friends with the local students so you can learn more about each other's culture.
5. Take advantage of help offered.

Some Top Tips for Dealing with Culture Shock;

- Be curious but non-judgemental
- Engage with your environment as much as possible
- Participate in activities and keep a regular schedule
- Eat well, exercise and get sufficient rest
- Be honest about how you are finding the experience
- Relax and take time to unwind
- Open your mind and eyes as much as possible
- Accept the differences in the culture around you



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Gaeilge

Irish (Gaeilge) is a Celtic language which was spoken countrywide until the middle of the nineteenth century. Today, Irish is spoken in the Gaeltacht (Irish-speaking) areas and is an official language of the EU. It is not spoken very widely in Dublin though many Irish people are now taking a new interest in learning it. You will see road signs often shown in both Irish and English.

Currency

The official currency of Ireland is the Euro (€). One euro is equivalent to 100 cent. Coins come in 1c, 2c, 5c, 10c, 20c, 50c, €1, and €2 denominations. To convert the currency of your country into Euro, visit: www.xe.com

Cost of Living

A country with a high quality of life, friendly culture, and an excellent education system, Ireland is a favourite destination, however Dublin is the second most expensive city in the Europe to live and work. One of the biggest drivers of the cost of living in Dublin, Ireland is rent. Even outside of the city centre, costs are steep. By comparison, smaller cities are affordable, but prices are still high. When you are budgeting, don't forget the cost of utilities. Heating, electricity, water and other standard utilities are expensive

The Competition and Consumer Protection Commission has an easy and useful spending and budget calculators that can be used to budget your finances while living in Ireland, this is available at [Budget Planner - CCPC](#)

Groceries

You will find all of the basic foods and grocery supplies in the main supermarkets such as:

- Tesco: www.tesco.ie
- Dunnes Stores: www.dunnesstores.com
- SuperValu: <https://supervalu.ie>
- Aldi: www.aldi.ie
- Lidl: www.lidl.ie

These are located all around Ireland and you should have a number of options in your locality. Some of these will also provide delivery services. Lidl and Aldi are popular with students due to their low prices. Check out the websites for more information and locations.

Travel – Transportation within and from Ireland

Transport to and from Dublin Airport

Aircoach is a private bus service from Dublin Airport to the city centre with bus services from Dublin Airport to Cork, Belfast and three routes to Dublin City Centre and onward to South Dublin and Wicklow. These are great value options when travelling to and from Dublin Airport. Further information is available at

[Aircoach: Your Direct Bus to Dublin Airport](#)

LEAP TRAVEL CARD

If you are using public transport a TFI Leap Card is a prepaid travel card that is the easiest way to pay your fare on public transport around Ireland. It is valid on most TFI services and commercial bus operators throughout Ireland. It's more convenient because you don't have to carry cash or queue at ticket machines and it can save you money because fares are usually up to 30% less than cash single tickets. You'll also get other smart discounts like fare capping and the TFI 90 minute Fare (TFI 90) in Dublin.



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You can buy a TFI Leap Card online here or purchase your card from a Ticket Vending Machine located at Irish Rail stations within Dublin's Short Hop Zone or at one of the hundreds of agents nationwide. Registering your TFI Leap Card protects your travel credit or tickets if your card is lost or stolen.

Visit [Leap Card - Home](#) for further information on how to use a leap card and where to buy one.

Bus

Dublin Bus runs all public bus services in the greater Dublin area. Dublin Bus operates an exact fare system and the driver does not give change if exact fare is not given. You can pay for the bus using coins or your Student Leap card (details above). Timetables of the buses serving UCD are available on the website www.dublinbus.ie. Use the free Dublin Bus App, to get real-time departure information by stop number, route, address or GPS position. Further information on all Dublin Bus services is available at [Dublin Bus - Home](#)

Additionally for further information on transport options, interactive maps, directions, and estimates of cost and duration of travel in Ireland we recommend checking out the following websites/ apps: – Transport for Ireland (www.transportforireland.ie)

Bus Éireann operates regional bus services throughout the country and information is available at [Bus Éireann: Ireland's most extensive national bus service](#). Other bus services in Ireland include [Journey Search | Expressway](#)

Luas

The Luas is the name of the Dublin City Tram-Service, operating on two tramlines. The Green Line connects Brides Glen to St. Stephen's Green and trams run every 3-6 minutes during peak times. The Red Line connects Tallaght and Saggart to the 3 Arena and Connolly Station and trams run every 3-5 minutes during peak times. The Student Travelcard is valid on the Luas. For more information regarding fares and operating times please see their website at [Luas | Home](#)



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Dublin Bikes

Dublin Bikes is a self-service bike rental system that enables you to travel through the city centre, commute, and get out and about to enjoy Dublin city at your leisure. Stations are scattered throughout the city and over 100 locations. Visit the Dublin Bike website for further information at <https://www.dublinbikes.ie/en/home>

Banking

If you stay in Ireland for over a few months, you should open an Irish bank account. It's more convenient to use for rent, tuition, and other daily costs. Opening an account can take time and require you to show your original documents and you need to check with the bank exactly what documents they need from you. Make sure to do your research before deciding which bank you're going for. You may wish to consider factors such as: transfer costs, branch location, annual fees, and how you are protected if things go wrong. Cash is always useful, but in some places, you can't pay by cash. You can always use your home country's bank account, but make sure you doublecheck the cost of withdrawing money and paying with your debit card in Ireland.

You can open a basic account if:

- You don't have another payment/current account with a bank in Ireland.
- You are legally resident in the EU.
- You are over 18 years of age
- You are able to provide proof of ID and address and meet the banks criteria for opening an account.

There are no charges for day-to-day banking, but there may still be charges for things like replacing your card, bank drafts, international services and missed payments. Make sure to discuss all of these with the bank before opening the account. A basic bank account comes with a debit card, although it may not have the contactless payment feature. The debit card can be used at ATMs, in store or online. You can also set up direct debits and standing orders and register for online banking. Depending on the bank, you can lodge money into the account by direct transfer or cash lodgement.

How do I choose a current account?

The Competition and Consumer Protection Commission has a useful tool to see who provides current accounts in Ireland and what are the fees and cost details. You can access this [here](#) to read further information and to compare [here](#);

[Choosing your current account - CCPC Consumers](#)

Accommodation in Ireland

Accommodation and rent in Ireland is expensive. Given the shortage of accommodation throughout Ireland, it's wise to start refining your choices as soon as possible. Google Maps is a useful way of finding out how to get from a specific address.

Useful websites for accommodation hunting:

- ❖ [Airbnb.ie](#)
- ❖ [Private Housing: myhome.ie](#)
- ❖ [Spotahome.com](#)
- ❖ [Findahome.ie](#)
- ❖ [Property.ie](#)
- ❖ [Daft.ie](#)

Some tools that might assist or to be aware of when searching for accommodation include;

- Search smart

Always meet a prospective landlord in the accommodation to be rented, bring a friend and remember to keep copies of correspondence. Make sure there is a rental agreement that you understand and have read in full. Sign the contract prior to paying deposit. Stay informed of your tenancy rights. Make a list of furniture and appliances with the landlord. If there are any outstanding repairs, ask the landlord to state in writing that they will be repaired – take photos if necessary. You can learn more about tenancy safety from the [Residential Tenancies Board](#), [An Garda Síochána](#) and [Threshold.ie](#).



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- What is your budget?

Consider your expenses including travel, bills and food when working out how much to spend on accommodation.

- What is included in the rent?

When working out your budget, make sure to check whether bills are included in rental rates, so you can factor this into your budget.

Student Health and Wellbeing

Health Services in Ireland EU Nationals Students from EU Member States in possession of the European Health Insurance Card (EHIC) are entitled to public health services in Ireland. The EHIC card is available from the health authorities in your home country. For further information on your entitlements to healthcare while in Ireland, please see: www.ehic.ie

Non-EU/EEA Nationals Due to the Irish Naturalisation and Immigration Service (INIS) and the Garda National Immigration Bureau (GNIB) regulations, non-EU students must obtain private health insurance. The Irish Naturalisation and Immigration Service website provides full information on immigration rules in relation to health insurance requirements. www.inis.gov.ie

For information on the Irish public health care system see HSE (Health Service Executive) www.hse.ie



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Health Insurance

While non-EEA students are advised to obtain private health insurance in Ireland, you can also purchase it in your own country. If doing so, you must ensure that it is valid in Ireland and in any other countries you plan to travel to. The policy must cover you for any period of hospitalisation in an Irish hospital. Basic medical expenses insurance which satisfies visa/immigration requirements for private health insurance and can be obtained before students arrive in Ireland is available from Study and Protect and Halligan Insurances. More comprehensive policies are available from the following private health insurance companies in Ireland: VHI, AVIVA, Laya Healthcare, Glo Health or Level Health.

Please note that in order to apply for a policy from one of these companies you will need to provide an address in Ireland and for AVIVA's service you need to have a PPS number. Also note that medical cover does not normally begin immediately with VHI or AVIVA. Private Health Insurance Companies Study and Protect: www.studyandprotect.com Halligan Insurances: www.halligan.ie/ucd VHI Healthcare: www.vhi.ie Aviva: www.aviva.ie Laya Healthcare: www.layahealthcare.ie Glo Health: www.glohealth.ie

Academic and Career Support

As a member of IOB professional body as a student you will have access to IOB Learn, this is IOB exclusive platform with resources, short courses and micro learning. You will also have the opportunity to connect with over 32,900 members and have exclusive tickets to IOB events that include industry events, webinars and workshops with industry leaders. IOB offer a range of professional designations to help you keep pace with industry change and qualify for roles in financial services in Ireland. The Professional Education Framework is a flexible education pathway that provides learning and development opportunities wherever you are in your career. You can access the framework at any step to take specialist qualifications depending on your career and learning need. Please click here [News and Insights | IOB](#) to view the 2024/25 portfolio of programmes.



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Every programme at IOB is managed by a Programme Manager who are available to provide assistance with any queries from international learners prior to enrolment or during the programme. The programme managers contact details are available on the website www.iob.ie under the heading learn and then by clicking each individual programme page you will there find the name and contact details of the programme manager. In addition, IOB have a team of Learner Relationship Advisors that can be contacted for help using the chat function on our website, see bottom right using the following link: www.iob.ie, emailing info@iob.ie or phoning 00 353 1 611 6500.

Full information on all IOB programmes is available on the IOB website at www.iob.ie and the IOB prospectus is available to download at [News and Insights | IOB](#). The IOB prospectus is produced annually, and all marketing and promotional materials are reviewed consistency to ensure that there is no false or misleading information. Each programme page on the IOB website provides the commencement date of the individual programme modules to the students.

The price of each module is indicated on the programme page at www.iob.ie. Any available funding is also included on the website if it is applicable and available to students, e.g. international students working in international firms may be eligible for IFS Skillnet funding on some international programmes. There are no additional fees once the module fee has been paid for each programme, the membership fee is an annual fee that is paid once per annum and the fee is indicated on the website. Any designation fees that may be applicable if a student is undertaking CPD are outlined on www.iob.ie



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Accelerate your career

IOB consulted with industry and recruitment experts to identify the top career areas of opportunity and demand within financial services, and we have developed a range of **expert-led skills certificates** delivered in convenient formats that fit around your busy work life. These online skills certificates include a pathway for international learners that can be taken at any time and provide an opportunity for further study and up to date current skills for employment in industry. Details on these Skills Certificates can be found on this link: <https://iob.ie/areas/skills-accelerator>

Information on programmes you may consider to build upon your existing qualifications are all contained in the prospectus and the individual programme pages online. The contact details and name of the programme manager looking after each programme is provided, who you should reach out to with any questions or further information you may require for further study and employment. The commencement date of each programme is available on each of the individual programme pages on the IOB website <https://iob.ie>



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Pathway to further qualifications

Our qualification structure is built on a credit accumulation system. If you have school-leaving qualifications, for example, the framework affords you a direct pathway to progress to level 7 or to level 8 and then onto our postgraduate level 9 programmes. Similarly, if you hold 30 credits at level 7, you have a direct pathway to progress onto a level 8 programme and 30 credits at level 8 provides you with a direct pathway to level 9 programmes. You can also gain access to some of our programmes if you have extensive industry experience. You can review the programme you are interested in for more details on the entry requirements. We ensure that, when necessary, our programmes and Continuing Professional Development (CPD) modules give you the education, current knowledge and skills you need to meet the Central Bank's regulatory requirements, including the Minimum Competency Code and Fitness and Probity requirements. Our executive and specialist programmes are designed for non-executive directors, senior executives and high-potential managers within the financial services sector. We support the development of members to become the industry leaders of tomorrow.

Please click here [News and Insights | IOB](#) to view the 2024/25 portfolio of programmes.

Figure 1 below outlines details of these programmes.

Figure 1 Programmes and Designations

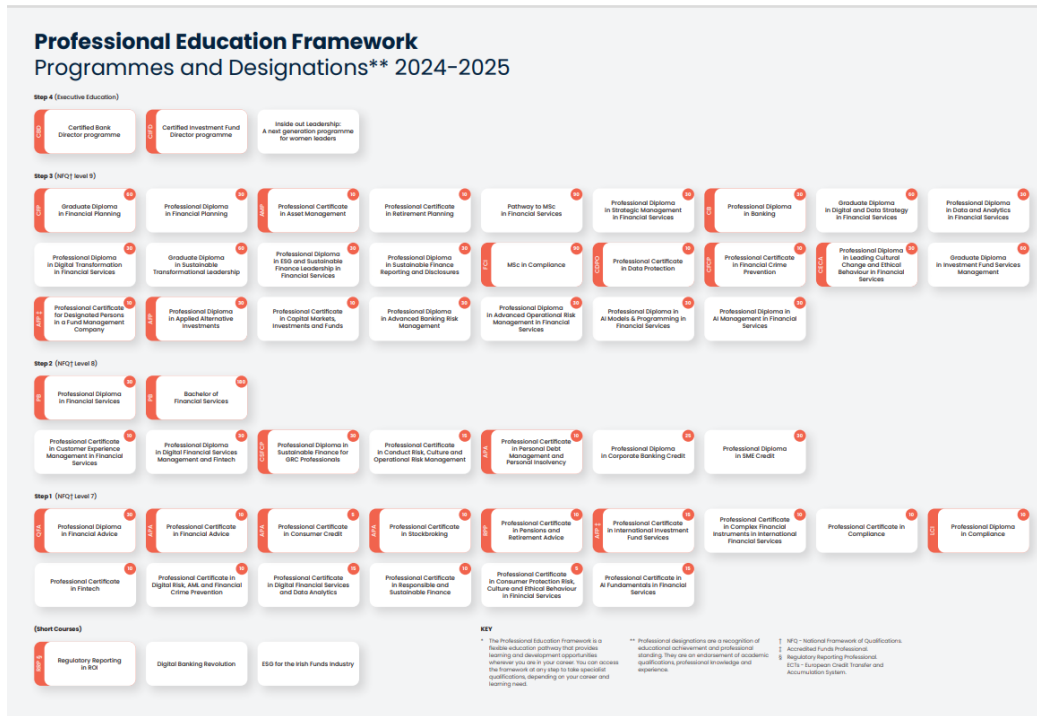
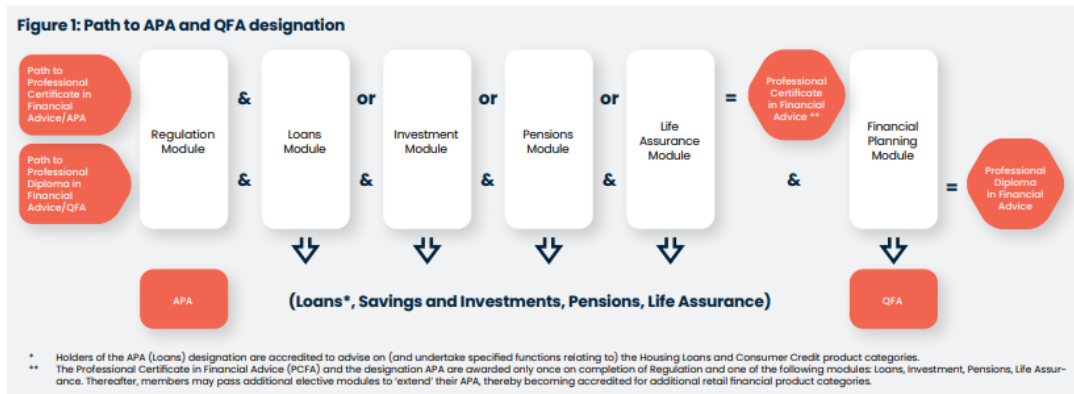


Figure 2 Path to APA and QFA Designation

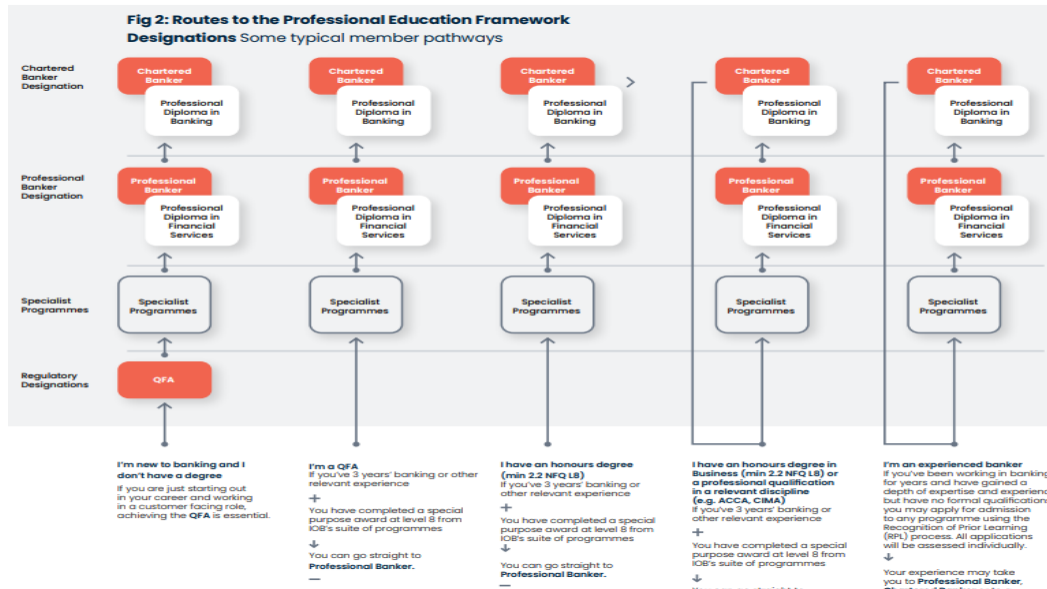


The Professional Education Framework

The Professional Education Framework is a flexible education pathway that provides learning and development opportunities wherever you are in your career. You can access the framework at any step to take specialist qualifications depending on your career and learning need. The Professional Education Framework is a core set of designations for everyone working in the financial services profession, from Customer Adviser to Board Director. Developed in conjunction with the banks and UCD, the Framework responds to the expectations of customers, the industry's changing business needs and the requirements of regulation. The Framework is at the heart of advancing professional excellence in the banking profession.

Figure 3 below outlines the Professional Education Framework.

Figure 3 The Professional Education Framework



At level 9 IOB offers a pathways to an MSc in Financial Services. More details are available here: <https://iob.ie/areas/msc-financial-services> This enables students to take one core Diploma, the Professional Diploma in Strategic Management in Financial Services and any two other 30 ECTS Diplomas at level 9 to get a masters, MSc in Financial Services.



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Induction for International Learners

All students will have access to the IOB induction programme, this is available no matter what time of the year you enrol and available to all students including learners who access programmes through advanced entry. The induction is comprehensive in directing IOB international learners to the IOB services, supports and facilities that are provided during their programme of study. This includes guidance on the Student Handbook, Study Guide and our IOB Learn platform. Intercultural awareness information is provided in the IOB induction and in the IOB International Guide. Whilst learners can access the induction at any point upon registration, and during the trimester via IOB learn, the learners will also have the opportunity to attend a live induction webinar at the beginning of each of the trimesters, the recording is then made available to access at any point to allow learners that may have missed the live session and also to allow learners to review any pertinent points discussed.

The IOB UCD Programme Board has two students representatives and welcomes students putting themselves forward. If you are interested please contact your Programme Managers. Every five years IOB undertakes a comprehensive review of each of its accredited programmes. A student representative is invited to be part of the review panel and to feed into the review, please contact your Programme Manager if you are interested. IOB obtain feedback and input from students on an ongoing basis through communication with Programme Directors, through faculty interactions and in our feedback survey at the end of each trimester and we would encourage you to participate. This feedback survey is online and the feedback is read by the Dean, Deputy Dean, Programme Director, Programme Managers and is shared with the Module Coordinator and all feedback is considered and changes are made to the module as appropriate.



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Events

IOB host a vast range of online and in-person quality events and conferences featuring respected industry thought leaders throughout the year.

IOB is delighted to host over 100+ events each year for members with over 60,000 member registrations to these events, many of which are free to attend and include online and in person events. A very broad range of topics including both technical and soft skills are offered covering sustainability, economic outlooks, culture, ethics, cyber security, FinTech, AML, AI, governance, wellbeing, and financial planning for the LGBTQIA+ community events around International Woman's Day.

Events also include a 'Careers and Connections' event, this annual event covers topics such as the current recruitment landscape and trends, how to boost your online profile and how best to keep your skills and learning up to date.

IOB also holds events known as CPD bootcamps during the year – in September and May. The bootcamp model traditionally comprises five consecutive continuous professional development lunchtime and evening events.

Additionally, IOB hosts annually the flagship Future of Finance Awards, where we were joined by over 400 members from IOB's corporate members to celebrate the success of their firms and employees across a range of awards: funds professionals, digital professionals, compliance champions, culture champions, risk professionals and sustainability awards.

By joining the IOB community you will learn and connect with an international community of over 32,900 professionals.



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IOB Contact Details

Students can contact the IOB learner services team by calling 00 353 1-611 6500 or by emailing

Info@iob.ie. There is also a chat box function on the IOB website www.iob.ie

Each of the Programme Manager names and contact details are provided on the individual programme pages at www.iob.ie and in IOB Learn.

Glossary of useful websites provided throughout the International Handbook

My Welfare	www.mywelfare.ie
Competition and Consumer Protection Commission	www.cpc.ie
Irish Immigration Service	www.inis.gov.ie
European Health Insurance Card	www.ehic.ie
Study and Insurance	www.studyandprotect.com
Health Service Executive	www.hse.ie
VHI Insurance	http://www.vhi.ie
Aviva Insurance	www.aviva.ie
Laya Health Insurance	http://www.layahealthcare.ie
Irish Life Health Insurance	www.glohealth.ie
Irish Transport	www.transportforireland.ie
Dublin Bikes	www.dublinbikes.ie
Travel Card	www.aboutleapcard.ie
Air Coach	www.aircoach.ie
Bus Eireann	www.buseireann.ie
Bus	www.expressway.ie
Luas	www.luas.ie
Dublin Bus	www.dublinbus.ie