

STUDENT GUIDEBOOK



APEL.C

Accreditation of Prior
Experiential Learning
for Credit Award



2026 EDITION



ACCREDITATION OF PRIOR EXPERIENTIAL LEARNING FOR CREDIT AWARD (APEL.C) **STUDENT GUIDEBOOK**

Accreditation of Prior Experiential Learning for Credit Award (APEL.C) is a process where the non-formal and informal learning acquired by the students throughout their work and life experiences are recognised and credits awarded accordingly without having to follow the course through a semester.

The objectives of APEL.C are:

- i) To recognise the learning acquired from non-formal and informal sources;
 - **Non-formal learning**
Learning that takes place alongside the mainstream system of education and training. It may be assessed but does not normally lead to formal certification. Eg. short courses, attending/participating in workshops/seminars/conferences etc.
 - **Informal learning**
Learning which takes place continuously through life and work experiences.
- ii) To reduce duplication of learning;
- iii) To encourage the participation of adults into higher education by recognising their prior experiential learning in the form of credits awarded; and
- iv) To potentially reduce the time and cost of completing a programme

General Information

- i) APEL.C is applicable to all INCEIF registered students.
- ii) MQA has allowed APEL.C to be applied to all level of programmes under the Malaysian Qualifications Framework (MQF) except for research-based programmes.
- iii) APEL.C application is tentatively open for all Master level programmes in INCEIF for selected courses as listed in the list of courses in **Appendix 1**.
- iv) The credit award is limited only to the courses in programmes conducted via coursework and mixed modes.
- v) Students may apply for APEL.C at any time during their studies. However, it is advisable to submit the application during the first year of study.
- vi) Students are not allowed to apply for APEL.C for courses which they have already registered and/or graded during the period of study.

Assessment criteria

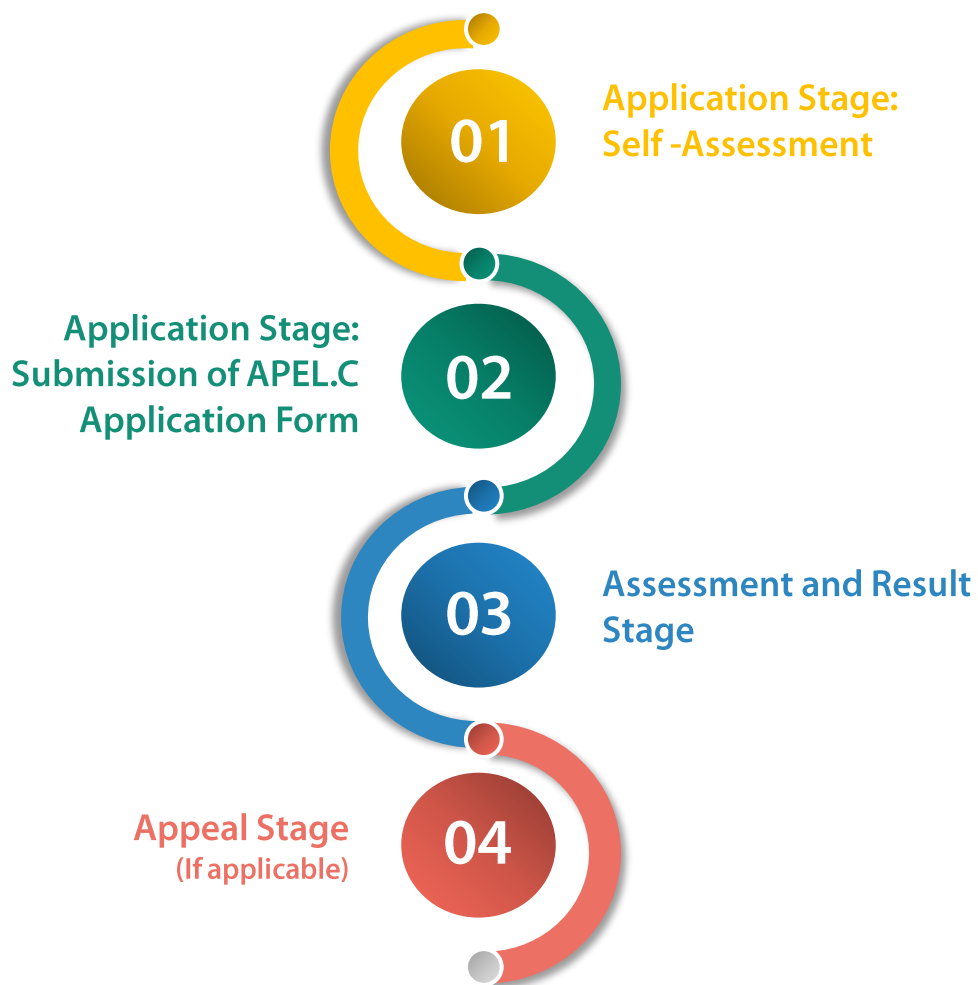
- i) Credits that are awarded through APEL.C must be made based on the demonstrated and evidence-based learning; and not solely on the basis of claiming the experience itself.
- ii) Although consideration maybe given for all types of learning regardless of where, when and how it has been acquired, the student must prove (through the identified assessments) that learning has indeed taken place.
- iii) The learning is assessed specific to the Course Learning Outcomes.
- iv) The mode of assessment adopted would either be a Challenge Test or Portfolio Assessment depending on the nature of the course.
- v) Student must achieved at least **50%** of each course learning outcome that is being assessed.

Award of Credit

- i) The award of credits through APEL.C is in the form of credit transfer where it does not involve the transfer of grades. However, the credits awarded for the courses will be counted towards the total credit requirements for graduation.
- ii) The maximum percentage of credit transfer allowed for APEL.C is **60%** of the total graduating credits of a specific programme of study. This percentage is in addition to the credit transfer provision based on the existing formal credit transfer policy.
- iii) Credits awarded through APEL.C can be transferred automatically to another programme in INCEIF, if the course for which the credits have been awarded through APEL.C has the same learning outcomes.
- iv) The credits awarded must be equivalent to the credit value of the course applied for APEL.C. Award of partial credits will not be allowed.
- v) Credits awarded for a course are only applicable to the specific course applied. Credits are not automatically applicable to pre-requisites (if any) of the specific course.
- vi) Assessment for credit award should be carried out separately for each course. Credit award cannot be granted on block/blanket basis.
- vii) The course that has been awarded credit through APEL.C will appear in the transcript as '**CT (APEL)**'. It will not be taken into account in the calculation of GPA/CGPA. However, the credits will be counted towards the total credits required for graduation.
- viii) INCEIF will issue the Malaysian Qualification Statement (MQS) as a supplementary document for graduates who have been awarded APEL.C.
- ix) Students who are not successful in the APEL.C assessment will have to complete the course through the usual process in their respective programme of study.

PROCEDURE FOR APEL.C

APEL.C application is divided into 3 main stages. When results are released, the students will be given the option to appeal. The stages involved are as follows:



You may refer to **Appendix 2** for the estimated process timeline for each stage.

Application Stage: Self- Assessment

Application Stage: Self-Assessment is the initial stage to check the eligibility of the students prior to submitting the APEL.C application form. Upon submitting the request for Self-Assessment, an Advisor will be appointed based on the course applied.

At this stage, students are required to complete a self-assessment exercise and submit a 500-word report on a given title related to the course applied.

The Advisor will evaluate the self-assessment form and make appropriate recommendation for the student to continue or discontinue the APEL.C application process.

You may refer to the steps in **Figure 1: Application Stage: Self-Assessment** infographic.

The basic template for the Self-Assessment Form is available for your reference in **Appendix 3**.



Figure 1: Application Stage: Self-Assessment

Application Stage: Submission of APEL.C Application Form



Figure 2: Submission of APEL.C Application Form

Application Stage: Submission of APEL.C Application Form

At this stage, students are required to submit a complete APEL.C application form.

You may refer to the steps in **Figure 2: Application Stage: Submission of APEL.C Application Form** infographic.

The sample template of the APEL.C application form is available for your reference in **Appendix 4**.

Assessment and Result Stage

Students who have submitted the APEL.C application form are required to prepare and undertake the assessment.

If the students pass the assessment, course credits are then awarded and reflected in the academic transcript as **CT (APEL)**. The grades acquired in APEL.C assessment will NOT be used in the GPA/CGPA calculation. However, the credit hours accumulated will contribute towards the total credit requirement for graduation.

Re-attempt of the Challenge Test and resubmission of new evidence in the Portfolio for the same course through APEL.C is strictly **NOT** allowed. In this case, you will need to register and complete the course through the normal route.

You may refer to the steps in **Figure 3: Assessment and Result Stage** infographic.

Assessment and Result Stage

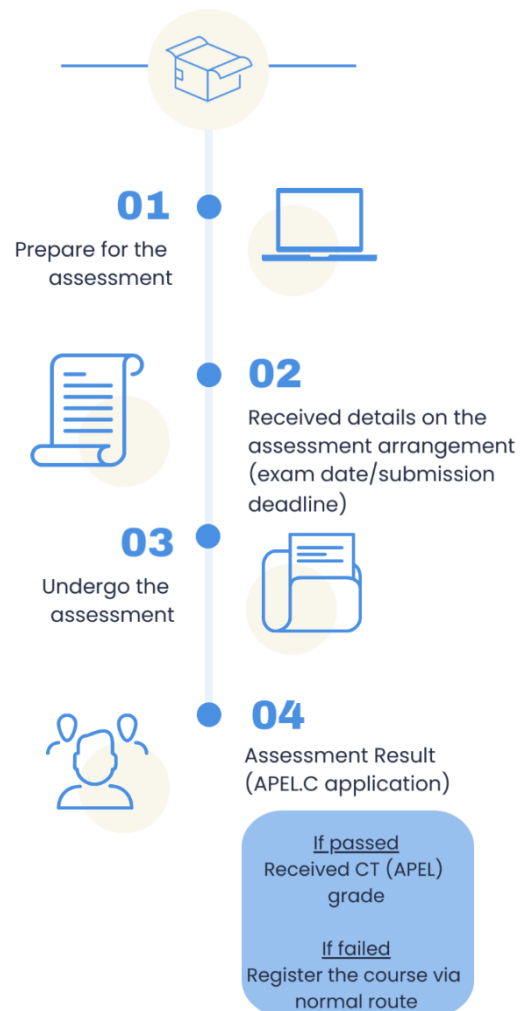


Figure 3: Assessment and Result Stage

Appeal Stage

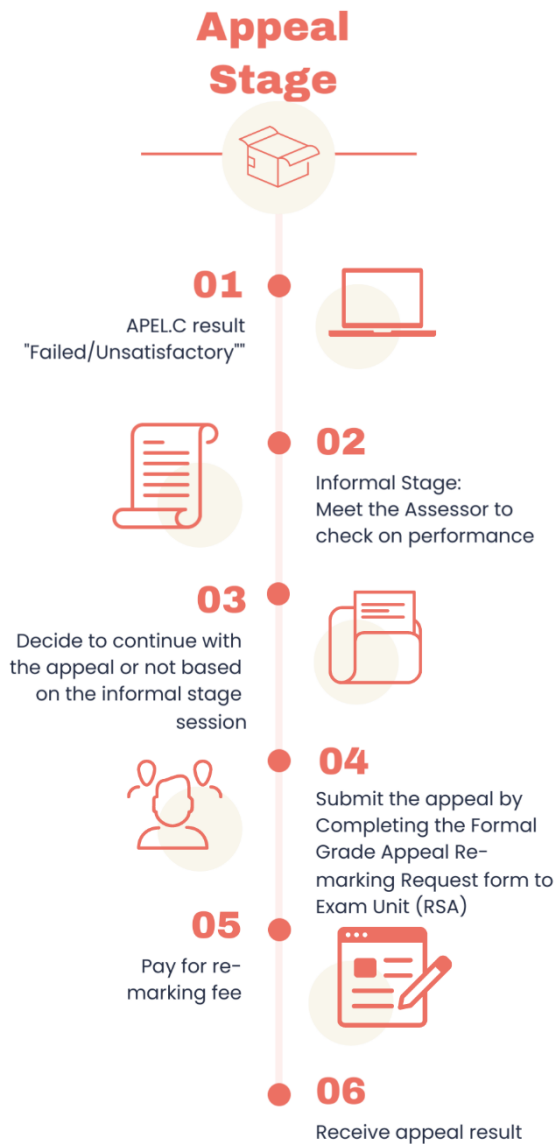


Figure 4: Appeal Stage

Students who are not satisfied with the result received may submit an appeal.

A different assessor will be appointed for the re-marking process.

You may refer to the steps in **Figure 4: Appeal Stage** infographic.

The sample template of the Formal Grade Appeal Re-marking Request form is available for your reference in **Appendix 5**.

Fees

Below are the fees applicable for APEL.C:

	Face to face	Online Malaysian	Online International
Self-Assessment	RM 70.00	RM 70.00	USD 30.00
APEL.C Application	RM 500.00	RM 500.00	USD 150.00
Appeal	RM 100.00	RM 100.00	USD 40.00

* Subject to change without prior notice.

** All fees paid are non-refundable.

Assessment Instruments

There are two methods of assessments ie. Challenge Test or Portfolio. However, the suitability of the method of instrument will be determined by INCEIF according to the courses to ensure the method use is sufficient, reliable or suitable to access the course learning outcomes.

Challenge Test

A challenge test can be in the form of a written test, oral examination and/or performance/product assessment; depending on the nature and discipline of the course. A combination of several types of assessment may be use to ensure appropriate measure of the course learning outcomes.



WRITTEN TEST

- Multiple question
- True or False
- Matching
- Fill in the blanks
- Short Answer
- Essay
- Situation based problem solving



ORAL EXAMINATION

- Structured oral test
- One-to-one interview
- Panel Interview



PERFORMANCE ASSESSMENT

- Simulation (Objective structured clinical examination, OSCE)
- Presentation
- Skill demonstration
- Role Play
- Observation



PRODUCT ASSESSMENTS

- Portfolio or evidence collection
- Self-evaluation
- External training programme review

Portfolio Submission

A portfolio is a compilation of evidence prepared by the students with the objective to demonstrate that the learning acquired is relevant and specific to each of the course learning outcome for a particular course. *Portfolio Submission form is available in **Appendix 6**.*

Contact Us

Should you have any enquiries on the APEL.C, do not hesitate to contact any of the personnel below:

APEL Centre

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Appendix 1: List of Courses Available for APEL.C Application



Executive Masters in Islamic Finance (eMIF)

- Islamic Economic System and Institutions [ECN5023]
- Islamic Banking Practices [BKG5113]
- Islamic Capital Market [FIN5113]



Masters in Islamic Finance Practice (MIFP)

- Islamic Economic System and Institutions [ECN5023]
- Islamic Banking Practices [IB5013]
- Islamic Capital Market [FIN5044]



Master in Business Administration (Sustainable Business) (MBA)

- Business Economics [ECN5113]



Master of Science in Islamic Finance (MSc)

- Economic for Islamic Finance [FN5123]
- Islamic Banking [BK5503]
- Islamic Capital Market [FN5603]

Appendix 2: Process Timeline

PROCESS TIMELINE

	W1	W2	W3	W4	W5	W6 - W13	W14	W15	W16	W17	W18	Result release
Application – Self-Assessment												
Submit application for Self-Assessment	W1 - W2											
Advisor to Guide student on the self assessment exercise evaluation	W1 - W3											
Student to complete Self-Assessment form and undergo Self-Assessment	W1 - W4											
Advisor determine the student eligibility and make appropriate recommendation			W3 - W4									
RSA to update the recommended result				W4								
Application – Submission of APEL.C application form												
Student to complete and submit APEL.C application form					W5							
Assessment and Result												
Preparation for assessment (Student)					W5 - W13							
Submission of assessment for Portfolio							W14					
Undertake Challenge Test								W15 - W16				
Portfolio Assessment								W15 - W16				
Grading										W17		
Submit grading for endorsement											W18	
Result release												*

Note:

W - Week

*Result Release - 3 days before the next semester start

Appendix 3: Self-Assessment Form


APEL.C SELF – ASSESSMENT FORM FOR LEARNERS
PART A: PERSONAL PARTICULARS

Name	
Student ID No.	
Programme	
Course Code & Course Name	
No. of Credits of the Course	

PART B: SELF-ASSESSMENT EXERCISE

Course Learning Outcomes <i>On completion of this course, the learner should be able to ...</i>	I have learned this through my former studies or working career and can provide paper evidence / documents/certificates	I know most of this but I have no paper evidence	I am willing to complete a task/assignment or any form of relevant assessment to show I have learned this	I really need to take the module
1. CLO1				
1. CLO2				
2. CLO3				
3. CLO4				
4. CLO5				

**PART C: REPORT SUBMISSION**

Write and submit a minimum 500-word report based the headings below within the stipulated time:

Report Title:

I confirm that all the details on this form are correct to the best of my knowledge. The submission of the report is also my own works:

Submitted by:

Date:

For office use only:

Received by:

Recommendation:

Date:

Appendix 4: APEL.C Application Form



APEL.C APPLICATION FORM

Name		
Student ID No.		
Programme		
Course Code & Course Name		
No. of Credits of the Course		
Mode of Assessment Chosen		Challenge Test
		Portfolio Submission
Confirmation of APEL.C Advisor	I hereby confirm that the above learner has been advised and is deemed eligible for the APEL.C Assessment. _____ (signature) Name of Advisor : Date :	

I hereby:

- declare that I have read and understood all the terms and conditions stipulated under the provision of APEL.C of my institution; and
- declare that all the information/documents provided to support this application are authentic, true and accurate.

I fully understand that INCEIF reserves the right to reject my application if proven otherwise. I also agree to the mode of assessment recommended by the APEL.C Advisor.

Signature :

Name :

Date :

FM/QMD/002/V.1.0

Appendix 5: Formal Grade Appeal Re-marking Request form



THE GLOBAL UNIVERSITY OF ISLAMIC FINANCE

Ver.1

Formal Grade Appeal Re-marking Request Form

A student may submit a formal grade appeal by filling this form and submitting it to the Examination Unit **no later than 5 working days** following Dean's feedback on your initial request to review the grade.

a. Student Details

Student Name		Passport	
Email		Student ID	

Programme Enrolled	☐ Certificate	☐ Masters	☐ PhD
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Program of Study		Semester/Year	
Course Name		Course Code	
Grade Received		Grade expected	

b. Finance Department (Please verify that the non-refundable fee has been duly paid)

Receipt No.			
Signature & Stamp		Date	

c. Please provide further details on the reasons for the grade appeal and be as specific as possible. Please attach any additional supporting documentation.

By signing below, I verify that I have been unsuccessful in reaching a resolution by working with the faculty in the informal appeals process. I also recognize that the falsification of any information, either on this form or at any stage of the appeals process, represents a violation of INCEIF code of conduct.

Student's Signature:

Date:

Appendix 6: Portfolio Submission Form



PORTFOLIO SUBMISSION FORM

PART A: PERSONAL PARTICULARS

Name	
Student ID No.	
Programme	
Course Code & Course Name	
No. of Credits of the Course	

PART B: COMPETENCY WORKSHEET FOR COURSE-BASED LEARNING PORTFOLIOS

Course synopsis			
Course learning outcomes	Learning statements	Origin of learning	Supporting documentation
Gather as much information as possible about the content of the course. Follow the advice of your Advisor to access course learning outcomes (what you should know after completing the course).	Learning statements form the core of the portfolio. The language you use and details you provide here will show the Assessors what you know.	Include information regarding the location and time (where and when) the learning occurred. A location and date can be used more than once throughout your competency worksheets.	Wherever possible, make reference to supporting documentation that provides evidence of the learning you have claimed. Use tabs and cross-referencing to facilitate easy access to your supporting documents.

Declaration:

I hereby declare that all the information/documents provided to support this application are authentic, true and accurate. I fully understand that the HEP reserves the right to reject my application if proven otherwise.

Signature:

Date:

FM/QMD/005/V.1.0