

Information Note Series 5:

Becoming an SCQFP Approved Credit Rating Body

5.1 The Application Process and FAQs

This is the first note in a series about Becoming an SCQFP Approved Credit Rating Body.

This note aims to provide some further guidance to organisations who are interested in applying to become an SCQFP Approved Credit Rating Body (CRB) by addressing some of the common questions asked.

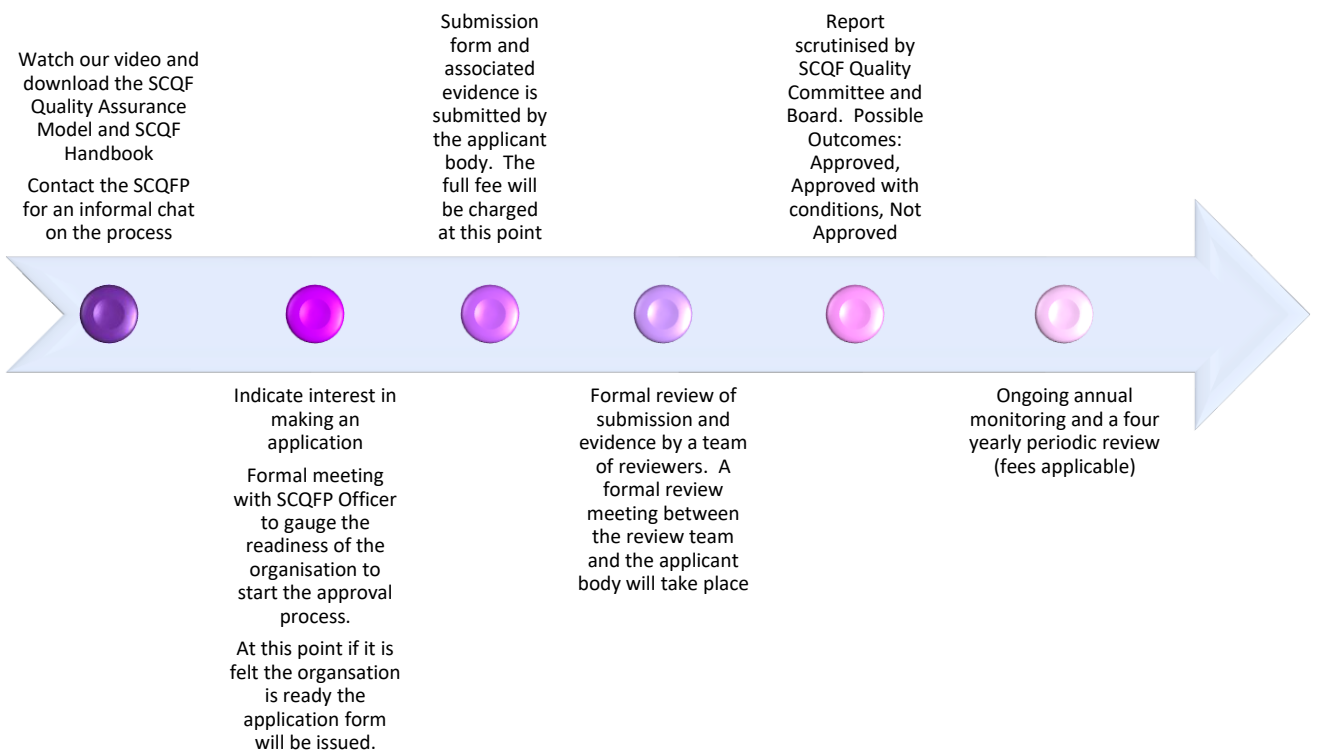
Organisations should also refer to the SCQF Quality Assurance Model (QAM) available from www.scqf.org.uk

Brief Introduction to the Approval process

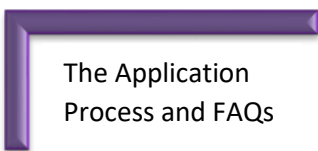
We have a short video on the process of becoming a CRB as well as some other videos from our existing CRBs talking about their journeys. You can access them at this link.

[Become A Credit Rating Body | Scottish Credit and Qualifications Framework \(scqf.org.uk\)](http://www.scqf.org.uk).

The Approval Process Timeline



This timeline shows the key stages in our approval process. It is important to note that this process can take at least 9 months to 1 year to complete and involves dialogue between the SCQF Partnership and the applicant organisation, as well as a formal review process with scrutiny of evidence against the approval criteria detailed in the SCQF Quality Assurance Model (QAM). You can only apply initially to credit rate your own programmes. Please see the following page if you want to apply to offer a credit rating service to other organisations.



The Application
Process and FAQs

Fees for the Approval Process are applicable and are paid on submission and are non-refundable. You can find details of our fees on our website ¹

Organisations may apply once and if not successfully approved by the end of the process will be allowed one further attempt (further fees will apply). After this any subsequent submissions will only be allowed in exceptional circumstances at the discretion of the SCQF Board.

Key Documents/Information

More detail about the stages within the Approval process and the criteria that must be satisfied is included in the **SCQF QAM**² There are three main criteria for initial approval as a CRB - all of which include a number of sub-criteria:

Criterion 1: Body of Good Standing

Criterion 2: Robust Quality Assurance System

Criterion 3: Capacity and Commitment

In order to be approved as an SCQF CRB your organisation must be able to satisfy fully all 3 criteria.

An additional Criterion 4 relates to providing a credit rating service for third parties. However, you cannot apply for this criterion in your initial application. Initially, if you are successful, you will only be able to credit rate your own programmes. In order to apply for the authority to offer a credit rating service for other organisations you must be previously approved as a CRB against Criterion 1 -3 and been working actively and successfully as a CRB for at least a year.

The QAM document contains further exemplification of these criteria and sub criteria, as well as an indication of the type of evidence that should be submitted as part of your submission.

You should read these criteria and the associated requirements carefully when you are considering whether to apply to become a CRB.

The QAM should be read along with the **SCQF Handbook**³

The SCQF Handbook is the technical guide and provides an overview of the main features of the Framework. The Handbook is based on a set of 25 high level principles covering learning arrangements, credit rating, quality assurance and the Recognition of Prior Learning (RPL). All SCQF CRBs must adhere to these 25 principles. The Handbook also includes useful flowchart examples of the key stages that should be included when designing your credit rating process

¹ [Becoming a credit rating body - Scottish Credit and Qualifications Framework](#)

² [QAM-full-updated-June-2025.pdf](#)

³ [handbook.pdf](#)

It is important that any organisation which wishes to apply to become a CRB familiarises itself with the principles in the SCQF Handbook as well as the QAM criteria.

The relationship between the QAM criteria and the 25 high level principles in the Handbook is detailed in the QAM document at section 2 Annex 1.

We have also created a series of **information notes** aimed at existing CRBs to help them to work within the SCQF principles. These notes cover various topics and some of these might be of use to you in your journey to deciding to apply to become a CRB and may help you to develop your credit rating system and processes⁴.

Frequently Asked Questions

I have just set up a new training company and we are in the process of developing some training courses. Can we become a CRB for the SCQF?

The criteria ask for evidence of a successful track record in devising quality assured learning as well as evidence that you operate a robust quality assurance system for any learning programmes from initial design right through to assessment and certification. If you are in the early stages of developing your programmes and training courses you may find it difficult to have enough evidence to satisfy the criteria.

My organisation currently doesn't operate in Scotland but is based in the UK – can it become an SCQF credit rating body?

While you do not need to be based in Scotland, the criteria asks you to provide evidence that you have a successful track record in providing learning provision in Scotland or for the Scottish market, and that senior personnel are committed to operating in Scotland or for the Scottish market.

If you do not operate in Scotland or for the Scottish market but would like to have your programmes credit rated on the SCQF and there is a demonstrable benefit to your learners of this credit rating, then you can approach an existing CRB to have your programmes credit rated by them (costs will apply). The list of current CRB is at this link⁵. Please note that not all CRBs offer a credit rating service to other organisations. The SCQF Partnership can provide advice regarding those CRBs which do provide this service. (email: info@scqf.org.uk)

⁴ [Resources for Credit Rating Bodies - Scottish Credit and Qualifications Framework](#)

⁵ [What is Credit Rating? - Scottish Credit and Qualifications Framework](#).

My organisation is based outside the UK but some of our students come to Scotland to access further study. Can we become a CRB in order to facilitate access to other programmes in Scotland for our learners?

Although we have a number of programmes that are offered outside Scotland on the SCQF we do not normally consider organisations outside of the UK for approval as SCQF CRBs due to the difficulties for overseas-based organisations in meeting the criteria and the difficulties for SCQFP in operating and maintaining ongoing quality assurance monitoring arrangements.

You might want to consider having your programmes credit rated and included on the SCQF to aid learner mobility. You can approach an SCQF CRB to provide this service for you (costs will apply). The list of current CRB is at this link⁶. Please note that not all CRBs offer a credit rating service to other organisations. The SCQF Partnership can provide advice regarding those CRBs who do provide this service. (email: info@scqf.org.uk)

My organisation already offers assessed learning programmes, but we don't have any formal quality assurance in place. Could we still apply to be a CRB?

Criterion 2 and its sub criteria is all about robust quality assurance arrangements and if you do not have these already in place then you would need to put them in place and be able to demonstrate that they are operational before making a submission.

My organisation already has a number of programmes credit rated for the SCQF by another CRB. Do we still need to carry out a trial run of our credit rating processes or will you accept confirmation from that CRB that we suggested the correct level and credit for the programmes when we submitted them for credit rating?

The trial run is a mandatory part of the approval process. While the fact that you have suggested the correct level and credit for programmes to another CRB would demonstrate that your staff understands the SCQF level descriptors and the process of allocating level and credit, it wouldn't demonstrate that the credit rating processes and associated quality assurance you are proposing in order to carry out credit rating as a CRB work successfully. Therefore, we will always require an organisation to carry out a trial run of their proposed processes. If your application is successful, this means you will have already credit rated your first programme onto the SCQF at the end of the approval process.

⁶ [What is Credit Rating? - Scottish Credit and Qualifications Framework.](#)

Will becoming a CRB for the SCQF mean our learners will be accepted onto university programmes in Scotland?

Not necessarily. Decisions around entry requirements, the recognition of prior learning (RPL) and credit transfer remain with the receiving institution (the university, in this case) and it will make the final decision which will take into consideration a number of other key aspects such as subject match and currency.

I run a small company which specialises in fitting smoke alarms. We have a short training course for staff on the fitting process and would like it to be on the SCQF so that the learning they do with us is recognised. Would becoming a CRB be the best way to do this?

If you only have a single or a few programmes, you may find it difficult to meet all of the QAM criteria. You may also find that the costs associated with the approval process and setting up new systems and processes to meet the criteria and the responsibilities of being a CRB means that this is a costly way to get your programme credit rated. Another way to get programmes onto the SCQF is to approach an existing CRB. While a CRB will charge for this process, you may find that this is more cost effective if you are only looking to have a single programme on the Framework.

I have read the QAM and we don't currently have any external body looking at our systems to provide externality? Do we need to source an external audit body to come in and review our systems or are there other processes we could put in place?

There are a range of ways that you may be able to include externality in your processes. Engaging an external body or an external person to carry out a review or audit is just one of these. Other ways could include having external presence on your committees within your credit rating processes, buddying up with another existing CRB, or asking an existing external body that reviews you for another purpose if they would expand their scope. We have some information notes on our website on this topic⁷.

Having read the QAM we would need to put a number of new systems in place to meet the criteria, which we don't have the resource to do. Is there any other way to get our programmes onto the SCQF?

Yes, you can approach an existing CRB to provide a third party credit rating process to credit rate your programme for you. Some of these CRBs will also offer other services relating to credit rating, such as assistance with designing programmes, assessment and certification as well as quality assurance (additional costs will apply).

⁷ [Resources for Credit Rating Bodies - Scottish Credit and Qualifications Framework](#) – see information note 2 about externality

We would like to become an SCQFP Approved CRB so that we can access funding for our programmes in Scotland. We are currently an Ofqual recognised awarding organisation – is there a fast track process for us?

No, there is no fast track to approval as a SCQF CRB. However, it may be that some of the processes you have put in place in order to be approved by Ofqual may provide evidence for the QAM criteria, but only if those processes will also apply to the programmes you plan to credit rate for the SCQF. Please note that you need to have a separate SCQF credit rating process and you cannot have a ‘read across’ process from existing RQF levels.

We currently offer SVQs in Scotland and some other regulated products through Qualifications Scotland Accreditation. Is it possible to become an SCQF CRB so that we can develop and credit rate our own SVQs?

No, only Qualifications Scotland Accreditation, as the regulator in Scotland and the owner of the SVQ Brand on behalf of the Scottish Government, can credit rate SVQs.

We are currently an Qualifications Scotland Centre, offering many Qualifications Scotland qualifications and have had positive Qualifications Scotland Verifier reports over the last 5 years. Does this mean we can automatically become an SCQF CRB or is there a fast track route for us?

No. While the fact that you have had positive reports from Qualifications Scotland may help you to provide some evidence for the QAM criteria relating to your track record in education and training, there is no direct link to being an Qualifications Scotland Centre and becoming an SCQFP Approved CRB. Please note that you would need to have your own separate quality assurance systems for SCQF credit rated programmes as Qualifications Scotland would not verify/quality assure those programmes.

We deliver training programmes for other awarding bodies. These programmes are not on the SCQF. Can we become a CRB and credit rate these programmes onto the SCQF?

In theory, you can eventually. In the first instance, if you successfully apply to become a CRB you can initially only credit rate only programmes for which you are the programme owner. After a period of successfully operating as a CRB, you can apply to extend your authority as a CRB to offering a credit rating service to third parties. This is a separate approval process and a further fee is applicable. Information about the criteria you would need to meet is included in the SCQF QAM.

Please note that you cannot credit rate any programme you do not own unless it is with the programme owner’s express permission.

My organisation does not develop or award qualifications or programmes of learning, however we would like to provide a SCQF credit rating service for other organisations in our sector. Can we become an SCQF CRB for this purpose?

Unfortunately, at the present time, our quality criteria does not allow this. Only organisations that develop, award and quality assure their own qualifications/learning programmes and have a track record of doing that in/for Scotland will be able to meet our criteria.

However, the SCQF Partnership may be able to provide support to your sector and provide advice about suitable Credit Rating Bodies to approach for this service, so please do get in touch. (email: info@scqf.org.uk)

What is the difference between an awarding body and an SCQF Credit Rating Body (or is an awarding body and a CRB the same thing)?

Put simply, an awarding body is an organisation that quality assures the delivery and certification of qualifications and learning programmes. So, in those terms, an SCQF Credit Rating Body technically becomes an 'awarding body' or 'awarding organisation' for those programmes it credit rates.

In Scotland, you do not need to be an SCQF Credit Rating Body to offer and deliver qualifications and learning programmes and, therefore, not all awarding bodies are SCQF Credit Rating Bodies and, therefore, do not have the authority to credit rate programmes for the SCQF.

However, it is important to note that the term 'awarding body' is also used in a very specific context in Scotland. There are certain qualifications, such as Scottish Vocational Qualifications (SVQs) which must be accredited by Qualifications Scotland Accreditation. Qualifications Scotland Accreditation can only accredit qualifications where the awarding body has been approved by it. Approved awarding bodies⁸ can also submit qualifications for accreditation on a voluntary basis. Qualifications Scotland Accreditation is required by the Scottish Government to credit rate accredited qualifications for the SCQF where the qualification meets the requirements for credit rating. This process does not give you SCQF CRB status

Further Support

The SCQF Partnership can provide guidance on CRBs offering a credit rating service to other organisations.

We can also provide advice regarding the Approval to become a CRB process if this document has still left you with questions.

⁸ [SQA Accreditation - Becoming An Awarding Body](#)

If you feel after reading this guidance that your organisation would be able to meet the criteria within the SCQF QAM and you would like to progress this by having an initial informal telephone or online chat with us, please do get in touch.

You can contact us at info@scqf.org.uk. Please let us know your organisation, and provide a link to your website and information about your qualifications/learning programmes to help us provide the most relevant advice.

Useful Links and Resources

About us	About Us - Scottish Credit and Qualifications Framework v
News and blogs	News & Blog - Scottish Credit and Qualifications Framework v
SCQF resources	SCQF Partnership resources
SCQF workshops	SCQF Partnership workshops
Becoming a CRB	Becoming a credit rating body - Scottish Credit and Qualifications Framework
Support for CRBs	Resources for Credit Rating Bodies - Scottish Credit and Qualifications Framework
FAQs	SCQF Partnership FAQs

Further Reading

SCQF Quality Assurance Model	QAM-full-updated-June-2025.pdf
SCQF Handbook	handbook.pdf
SCQF Level Descriptors	SCQF Level Descriptors - Scottish Credit and Qualifications Framework
SCQF Credit Points Explained	credit-point-explained-march-2017-web.pdf
Naming Qualifications and Programmes for the SCQF	naming-qualifications-guide-a4-final-web-may-2023.pdf
Credit Rating Criteria Explained	criteria-explained-final-web-oct-2017.pdf
Additional Notes in this series	Resources for Credit Rating Bodies - Scottish Credit and Qualifications Framework