

Birmingham City University

Tuition Fee Payment Policy for UK and EU Students – effective from 2017/18

1. Introduction

Birmingham City University (the University) is committed to a fair and transparent policy in respect of tuition fees for students whilst also offering a range of methods in order to pay those fees.

The policy is reviewed annually and the University will ask students to agree to its terms as part of the enrolment process at the start of each year of study.

Students remain responsible for the payment of their tuition fees at all times, whether they have received an invoice requesting payment or not, including where sponsorship, grant or loan agreements have been approved. The University reserves the right to apply sanctions including permanent exclusion of a student for the non-payment of tuition fees in line with the procedure set out in the **Debt Management & Sanctions Policy**.

2. Fees

The University is committed to providing a wide range of study options, so it is important that students understand the cost of their chosen course. Students can find current course fees on the individual course pages of the University's website at <https://www.bcu.ac.uk/courses>.

All students will receive an emailed confirmation of their course and fee. Links to the fee and course profile will be included in this email.

The University calculates fees based on programme of study, mode of attendance (whether full-time, part-time, working-away or distance learning) and other factors where applicable. Fees will depend on fee status which includes whether the student is UK or EU based.

The only increase in fees for second and subsequent years of a course will be limited to increases in inflation based on the Retail Prices Index or to reflect changes in government funding policies or changes agreed by Parliament.

The University strongly recommends that students plan how they will pay their fees at the earliest opportunity. The payment options available will depend on each individual's circumstances including (but not limited to):

- The fee for their programme of study
- Whether the student receives sponsorship, scholarship or bursaries; and
- Whether the student receives a Tuition Fee Loan or Tuition Fee Grant from the Student Loans Company (SLC).

Students will need to pay their tuition fees when they complete enrolment unless the following apply:

- The University receives evidence from a student that they will receive a loan from the Student Loans Company (SLC); or

- A student provides evidence of sponsorship from an approved sponsor; or
- A student is eligible to pay their tuition fees in instalments (see Section 4 – Fee Categories: Self-Funded).

IMPORTANT - The University reserves the right to restrict access to the University and its services including all aspects of students' programmes, University buildings and IT facilities for failure to pay tuition fees/deposits/instalments on the terms set out in the Debt Management and Sanctions Policy.

3. Methods of Payment

The University aims to provide all of our students with a flexible range of secure payment options so that everyone has a payment method to suit them. The University accept all major credit and debit cards with the exception of American Express.

Please note that when making a payment, if the University needs to issue a refund the University will return funds to the person or organisation that originally made the payment unless there are exceptional circumstances. In the event that exceptional circumstances apply, a form of personal and address identification will be required including a copy of the beneficiary's bank statement.

To ensure that the University can identify monies paid, students should always give their **Student name** and **Student number** as a reference when making any type of payment.

Online payment for students in the UK:

Students with a UK Bank Account can make a payment by a UK Debit card or Credit Card via the following link

[UK bank online payment](#) for tuition or other fees.



Students with an international bank account can make a transfer or pay by an international Debit card/Credit card for tuition fees and deposits through **Pay to Study** in their own currency with no currency conversion fees and beneficial exchange rates. Pay to study also accept China Union Pay:

[International bank online payment](#) for tuition or other fees.



For details on other ways to pay please visit [make a payment](#) or contact the ASK Helpdesk situated at either:

- The Curzon Building (City Centre Campus situated on the First Floor)
- The Baker Building (City North Campus situated on the First Floor)
- The Mary Seacole Building (City South Campus situated on the First Floor), or
- You can contact the ASK Helpdesk on 0121 331 7777

Where access to the University's services have been restricted meaning you are unable to access the buildings above, you will need to pay online via the link above or contact the ASK Helpdesk by telephone.

4. Fee Categories:

Student Finance /Student Loan Company (SLC) funded:

Any student who has or is intending to apply to [Student Finance](#) to pay their fees either in full or in part must tell the University at the time of enrolment. Students must apply for funding direct to Student Finance and **must do this for each academic year of course of study within the published timescales.**

Once Student Finance agrees to fund a student, they will notify the Student Loans Company (SLC) who will then confirm the funding to the University and pay the tuition fees directly to the University.

Students awaiting an SLC Customer Reference Number / Student Support I.D must declare their intention to be funded by SLC as part of the online enrolment process.

Until the SLC confirms the funding of a student to the University, **the student will be responsible for the tuition fees due.** If the SLC is funding less than the full amount or fails to provide such funding, the student is responsible for paying the outstanding balance due. In the event that funding is not received from the SLC, the student remains liable for the whole/any outstanding amount of their tuition fee.

If students need any help or further information about SLC funding please contact SLC by telephone on 0300 100 0607 or visit the [SLC](#) for more information.

Financially Sponsored Students:

A 'Financially Sponsored' student is defined as a student whose fees are being paid by their employer, a third party or a government body. Any student being sponsored (e.g. by a company or public sector organisation), needs to provide valid written evidence in the form of a sponsor letter of support **for each academic year when they complete enrolment.** To be valid, a sponsor letter must:

- Be on the sponsor's official letterhead
- Clearly state the full student name
- Include the student number
- Include the sponsored amount or the % proportion sponsored
- Provide the academic years for sponsorship
- Provide details of the course or programme
- Provide full details of where the invoice should be sent, including Sponsor contact name, details, postal address and e-mail address
- Be signed by the person authorising the sponsorship
- Provide any reference number or purchase order for the organisation sponsoring

Please Note

- If a student tells the University that they are a sponsored student, but the University does not receive a letter from their Sponsor then the student will become liable for the tuition fees charged.
- The sponsor letter should be e-mailed to sponsor@bcu.ac.uk
- If relatives or personal friends are paying a student's fees, the University does not consider them to be official sponsors and the student will be treated as a self-funded student.

Once a sponsor agrees to fund a student, the sponsor pays the University directly for their tuition fees in full; the University requires payment in full within 30 days of the date of invoice. There is no option to accept direct debits or payment by instalments from sponsors. **If the sponsor is funding less than the full amount of the tuition fee, fails to pay or withdraws the sponsorship during the financial year for any reason, it is then the student's personal responsibility to pay any outstanding amounts.**

If the sponsor refuses to pay the fees, then the debt will then revert back to the student after 90 days of the Sponsor being invoiced and it becomes the student's responsibility to pay in full. If the sponsor later goes into liquidation or receivership, the University will work with the student to find a suitable payment arrangement, but the University will not waive any outstanding tuition fees.

Self-Funded

Students must pay tuition fees in full when they complete enrolment. Alternatively students can enrol and agree to enter either a three or six month payment plan for the amount outstanding. Students must clearly indicate their chosen option at enrolment. The instalments can be paid by Direct Debit or reoccurring Credit or Debit payments and can be set up during the enrolment process or at the prepayments webpage [make a payment](#)

Please note that a deposit of 25% of the total annual tuition fee is required up front for both the 3 month and the 6 month instalment plan

Payment Plan Options:

The deadlines for payment of the 25% deposit, which depend on the month of enrolment, are set out in the table below. E.g. if a student enrolls in September or October, the deadline for payment of the 25% deposit is 1 November of the same academic year.

Date of Enrolment	Payment of deposit deadline
September/October	1 st November
January/February	1 st March
April	1 st June

Please note that where students fail to pay the 25% deposit within 30 days of the applicable deadlines set out above, their **access will be fully restricted with immediate effect until their deposit is paid.**

If a student defaults on the payment of an instalment, then sanctions will be applied.

The University reserves the right to apply sanctions for tuition fee/deposit/instalment debts which include the restriction of access to the University and its services. A full list of sanctions, the services a student would be restricted from and when the sanctions will be applied are detailed within the **Debt Management and Sanctions Policy.**

The dates for payment of the instalments for the 3 month and 6 month plan are set out in the tables below.

Three months Tuition Fee Payment Plan: **These instalments are paid via Direct Debit from a UK bank account or by a recurring debit/credit card.**

Dates of payment for each instalment for the 3 month plan			
	Autumn / September intake	Spring / January intake	Summer / April to June intake
1	1 st December	1 st April	1 st July
2	1 st February	1 st June	1 st August
3	1 st April	1 st August	1 st September

Six months Tuition Fee Payment Plan: **These instalments are paid via Direct Debit from a UK bank account or by a recurring debit/credit card.**

Dates of payment for each instalment for the 6 month plan			
	Autumn / September intake	Spring / January intake	Summer / April to June intake
1	1st December	1st April	1 st July
2	1st January	1st May	1 st August
3	1st February	1st June	1 st September
4	1st March	1st July	1 st October
5	1st April	1st August	1 st November
6	1st May	1st September	1 st December

Distance Learning Students

Module Based Study:

If students are studying through a distance learning course at the University, the University will calculate their tuition fees based on the modules they have chosen. The University will charge additional tuition fees during their studies as and when they take additional modules. **Students must pay in full for each module when they complete enrolment on that particular module. Please note the University cannot accept payments by instalments for these modules.**

Block fees for a full year's programme:

If students are studying a full year's programme by distance learning, they will be eligible to pay by instalments as set out in the ***Payment Plan Options*** above.

Block fees for less than a full year's programme:

If students are studying less than a full year's programme by distance learning, **they must pay at least 50% of their tuition fees when they complete enrolment and the remaining balance of their tuition fees within 30 days of when they enrol.**

Short Courses:

A short course is any course which does not lead to a qualification or award, and/or which lasts no longer than a 15 week period. If students are studying a short course then they must **pay the course fee in full when they complete enrolment.** Students may pay short course fees by any method set out in **Section 3: Methods of Payment.** However, please note direct debit is not available as a payment method for *Short Courses*.

5. Fee Waivers, Bursaries and Professional and Career Development Loans

Students may be eligible to receive a Bursary, Fee Waiver or Fee Reduction from the University towards their tuition fees. Students should contact their relevant faculty or visit the University's Finance and Money matters page (www.bcu.ac.uk/student-info/finance-and-money-matters) to see full details and eligibility criteria.

Where a student has withdrawn before the period of study is completed, all tuition fee refunds are calculated on the gross tuition fee (i.e. the published fee) rather than the fee after a fee waiver, reduction or discount has been applied to a student's account.

The University is registered with the Skills Funding Agency (SFA). Our Registration number is **10118**. The University will accept payment of all or part of tuition fees or short course fees from the SFA for those that receive a Professional and Career Development Loan. Students must provide written evidence of their loan when they complete enrolment. Students should send their loan payment schedule quoting relevant payment dates and amounts to CreditM@bcu.ac.uk. **If students do not provide the University with written evidence of their loan, the University will treat the student as self-funding and they will be personally responsible for their tuition fees.**

6. Credits and Refunds:

The University will make a refund of tuition fees in the following circumstances:

- If an applicant cancels their place within the 14 day cooling off period pursuant to the Consumer Contracts (Information, Cancellation and Additional Charges) Regulations 2013, which is applicable following acceptance of the offer and again following enrolment. Unless the course has already started (see below), any tuition fees and deposits already paid will be returned in full.
- Where the course has already started prior to the student cancelling within the 14 day cooling off period referred to above, the University will provide a refund but the student will be liable to pay a proportion of the tuition fees on a pro rata basis to cover the period from the start of the course to the date of cancellation which will be deducted from the refund provided.
- If a student withdraws from a course within two weeks of the course start date the University will cancel all tuition fees in full and will return any fees paid (including any deposit) in advance to the person or organisation that originally made the payment.
- Where a student withdraws from a course and it is outside the above 14 day cooling off period or the 2 weeks after the course start date then the amount of refund will depend on the point at which the withdrawal is recorded on the students account. Please refer to the Credit and refund policy 2017/2018.
- A full refund is given if the University cancels the chosen course of study and cannot offer a suitable alternative.

- Where exceptional circumstances apply which as a matter of fairness, require the University to refund all or part of the tuition fees paid.

Students must send their claims for a refund to their relevant faculty for initial approval. In line with our obligations under UK Money Laundering legislation the University is unable to make any refunds in cash. The University also reserves the right to refuse or reject any financial transaction where the University are unable to identify or trace the origin of the payment made. **Please note that if the University need to make a refund, the University will return funds to the person or organisation that originally made the payment unless there are exceptional circumstances.**

Where a student has withdrawn before the period of study is completed, all tuition fee refunds are calculated on the gross tuition fee (i.e. the published fee) rather than the fee after a fee waiver, reduction or discount has been applied to a student's account.

7. Failure to Pay Fees

The University reserves the right to apply sanctions including the full restriction of access for the non-payment of tuition fees in line with the procedure set out in the **Debt Management & Sanctions Policy** as can be found here:

8. Help and Advice

If students require any help in understanding how this Policy affects them, or if they need to make the University aware of any reasonable adjustments to meet the requirements of this Policy or have any other questions they should contact the ASK student enquiry service by phoning 0121 331 7777, or online at [contact ASK](#), or in person at The Curzon Building (City Centre Campus) or the Baker Building (City North Campus).

Birmingham City University

Tuition Fee Payment Policy for International Students – effective from 2017/18

1. Introduction

Birmingham City University (the University) is committed to a fair and transparent policy in respect of tuition fees for students whilst also offering a range of methods in order to pay those fees.

The policy is reviewed annually and the University will ask students to agree to its terms as part of the enrolment process at the start of each year of study.

Students remain responsible for the payment of their tuition fees, whether they have received an invoice requesting payment or not, including where sponsorship, grant or loan agreements have been approved. The University reserves the right to apply sanctions including the permanent exclusion of a student for the non-payment of tuition fees in line with the procedure set out in the **Debt Management & Sanctions Policy**.

2. Fees

The University is committed to providing a wide range of study options, so it is important that students understand the cost of their chosen course. Students can find current course fees on the individual course pages of the University's website at <https://www.bcu.ac.uk/courses>.

All students will receive an emailed confirmation of their course and fee. Links to the fee and course profile will be included in this email.

The University calculates fees based on programme of study, mode of attendance (whether full-time, part-time, working-away or distance learning) and other factors where applicable. Fees will depend on fee status which includes whether the student is UK or EU based.

The University strongly recommends that students plan how they will pay their fees at the earliest opportunity. The payment options available will depend on each individual's circumstances including (but not limited to):

- The fee for their programme of study
- Whether the student receives sponsorship, scholarship or bursaries; and
- Whether the student receives a Tuition Fee Loan or Tuition Fee Grant from the Student Loans Company (SLC) or similar funding from their home country]

Students will need to pay their tuition fees when they complete enrolment unless any of the following apply:

- The University receives evidence from a student that they will receive a loan from the Student Loans Company (SLC) or evidence of similar funding from their home country or
- A student provides evidence of sponsorship from an approved sponsor; or

- A student is eligible to pay their tuition fees in instalments (see Section 4 – Fee Categories: Self-Funded).

IMPORTANT - The University reserves the right to restrict access to the University and its services including all aspects of students' programmes, University buildings and IT facilities for failure to pay tuition fees/deposits/instalments on the terms set out in the Debt Management and Sanctions Policy.

3. Methods of Payment

The University aims to provide all of our students with a flexible range of secure payment options so that everyone has a payment method to suit them. The University accept all major credit and debit cards with the exception of American Express.

Please note that when making a payment, if the University need to issue a refund the University will return funds to the person or organisation that originally made the payment unless there are exceptional circumstances. In the event that exceptional circumstances apply, a form of personal and address identification will be required including a copy of the beneficiary's bank statement.

To ensure that the University can identify monies paid, students should always give their **Student name** and **Student number** as a reference when making any type of payment.

Online payment for students in the UK:

Students with a UK Bank Account can make a payment by a UK Debit card or Credit Card via the following link

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Students with an international bank account can make a transfer or pay by an international Debit card/Credit card for tuition fees and deposits through **Pay to Study** in their own currency with no currency conversion fees and beneficial exchange rates. Pay to study also accept China Union Pay:

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For details on other ways to pay please visit [make a payment](#) or contact the ASK Helpdesk situated at either:

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- You can contact the ASK Helpdesk on 0121 331 7777

Where access to the University's services have been restricted meaning you are unable to access the buildings above, you will need to pay online via the link above or contact the ASK Helpdesk by telephone.

4. Financially Sponsored Students

A 'Financially Sponsored' student is defined as a student whose fees are being paid by their employer, a third party or a government body. Any student being sponsored (e.g. by a company or public sector organisation), needs to provide valid written evidence in the form of a sponsor letter of support **for each academic year when they complete enrolment**. To be valid, a sponsor letter must:

- Be on the sponsor's official letterhead
- Clearly state the full student name
- Include the student number
- Include the sponsored amount or the % proportion sponsored
- Provide the academic years for sponsorship
- Provide details of the course or programme
- Provide full details of where the invoice should be sent, including Sponsor contact name, details, postal address and e-mail address
- Be signed by the person authorising the sponsorship
- Provide any reference number or purchase order for the organisation sponsoring

Please Note

- If a student tells the University that they are a sponsored student, but the University does not receive a letter from their Sponsor then the student will become liable for the tuition fees charged.
- The sponsor letter should be e-mailed to sponsor@bcu.ac.uk
- If relatives or personal friends are paying a student's fees, the University does not consider them to be official sponsors and the student will be treated as a self-funded student.

Once a sponsor agrees to fund a student, the sponsor pays the University directly for their tuition fees in full; the University requires payment in full within 30 days of the date of invoice. There is no option to accept direct debits or payment by instalments from sponsors. **If the sponsor is funding less than the full amount of the tuition fee, fails to pay or withdraws the sponsorship during the financial year for any reason, it is then the student's personal responsibility to pay any outstanding amounts.**

If the sponsor refuses to pay the fees, then the debt will be then reverted back to the student after 90 days of the Sponsor being invoiced and it becomes the student's responsibility to pay in full. If the sponsor later goes into liquidation or receivership, the University will work with the student to find a suitable payment arrangement, but the University will not waive any outstanding tuition fees.

5. Self-Funded international students

Tuition fee deposits

On Application (by CAS deadline)	£1,500
At online enrolment	50% of tuition fees

International students must pay a tuition fee deposit of £1,500 which will be outlined in the offer letter received from the University. The student must pay the £1,500 in order to demonstrate to the Entry Clearance Officer, who will assess their visa application, that they are a serious applicant with a genuine commitment to studying at the University. The student will be expected to pay this in good time to obtain their Confirmation of Acceptance for Studies (CAS) number before the cut-off deadline but it does not need to be paid unless or until an Unconditional Offer is received. In some instances, there is also a requirement for the University to receive a scanned copy of a financial or bank statement from the student, which proves that they can meet the UK Visa and Immigration (UKVI) Tier 4 student visa requirement. Further information can be found at [the Government website](#).

The University requires all International Students to pay at least **50% of their tuition fees** when they complete enrolment (this is **inclusive of the £1,500 deposit** already paid). If the payment of the 50% of tuition fees remains outstanding within 30 days of the deadline for payment set out in the table below, then the University reserves the right to fully restrict the student's access to the University with immediate effect in line with the **Debt Management and Sanctions policy**

The deadlines for payment of the 50% tuition fees, which depend on the month of enrolment, are set out in the table below. E.g. if a student enrolls in September or October, the deadline for payment of the 50% tuition fees is 1 November of the same academic year.

Date of Enrolment	Payment of deposit deadline
September/October	1 st November
January/February	1 st March
April	1 st June

If an international student pays more than 50% of the tuition fees, the University will deduct this additional amount from the total remaining tuition fees outstanding. This means that it is not possible to subsequently draw on this money to pay for living or accommodation costs, and the University will not refund any of this payment save as where required to by the **Credit and Refund policy**. For further information please refer to.

For example:-

If a student's tuition fees are £14,000 then a 50% deposit of £7,000 is required. If a payment of £9,000 is received then the balance of £2000 will be used to clear £2,000 from the remaining £7,000 balance of tuition fees unless the student withdraws from the course. Then the amount refunded will be in accordance with the Credit and Refund Policy.

Once a payment for tuition fees is received either in the form of a deposit or subsequent payments, then no refund will be made to reverse this receipt to allow the student to repay it again at a later date. Please refer to the International Office published CAS deadlines

For the remaining 50% of tuition fees, the students have the option of either paying them in full either before or at enrolment, or they can enter into a payment plan.

Paying in full

Students can make one off payments in order to clear their account either ahead of enrolments or following enrolment. A payment can be made via the following link [make a payment](#) International Students who pay their tuition fees in full and meet the relevant deadlines set out in the table below are entitled to receive a prompt payment discount of £300. **Students should deduct £300 from those fees if they plan to meet these criteria.** If the University receive payment after the close of business on the dates set out in the table the student will not be entitled to a discount.

Students must be studying full time for a full academic year on campus to be eligible for the prompt payment discount. **Please note if students are coming to study ACCA they will not be eligible for this discount.**

Prompt Payment Discount Deadlines

Date of Enrolment	Payment Deadline for Discount to apply
September/October	1 st November
January/February	1 st March
April	1 st June

If students fail or forget to deduct £300 from their fee payment after meeting the above criteria, the University will refund the £300 on a once a term basis after 30 days but no later than 60 days after the payment deadline. The students should notify Finance if they feel they are entitled to a discount but have not yet received a refund.

Please note: the University can only make refunds to the person or organisation that originally made the payment.

Payment Plan Options:

All students must clearly indicate their chosen option at enrolment. **As set out above, the University requires that 50% of the tuition fees are paid at enrolment (inclusive of the £1,500 deposit) for students to pay their tuition fees via one of the payment plans below.** The remaining 50% of the fees due will be split amongst the three or six payment plan options shown below.

If a student defaults on the payment of an instalment, the University reserves the right to apply sanctions including the restriction of access to the University and its services. A full list of the services a student would be restricted from and when those sanctions are applied is detailed within the **Debt Management and Sanctions Policy**.

The dates for payment of the instalments for the 3 month and 6 month plan are set out in the tables below.

Three months Tuition Fee Payment Plan

	Autumn / September intake	Spring / January intake	Summer / April to June intake
1	1 st December	1st April	1 st July
2	1st February	1st June	1 st August
3	1st April	1st August	1 st September

Six months Tuition Fee Payment Plan

	Autumn / September intake	Spring / January intake	Summer / April to June intake
1	1st December	1st April	1 st July
2	1st January	1st May	1 st August
3	1st February	1st June	1 st September
4	1st March	1st July	1 st October
5	1st April	1st August	1 st November
6	1st May	1st September	1 st December

6. US Federal Loans

The University is registered to accept funding from the US Federal Loans scheme (this is available to US Citizens only). If a student chooses to fund their studies with a US Federal Loan, they must comply with the US Department of Education's legislation regarding this scheme. The University will accept and administer funds the University receives in line with legislation governing the distribution of these funds; the University cannot distribute funds early, so it is important that all students have the appropriate funding in place for living costs until the appropriate date of distribution.

The distribution dates can vary depending on the student's course start date and the completion of eligibility documentation. For the majority of students the three distribution dates for 2017/18 are as follows:

- 19th September 2017 (1st Instalment)
- 9th January 2018 (2nd Instalment)
- 24th April 2018 (3rd Instalment)

If the University does not receive written evidence of a US Federal Loan, or if the University does not receive funds to cover all or part of their tuition fees from a US Federal Loan, the University will class the student as a Self-Funding student and they will be personally liable for payment of their tuition fees.

7. Credits and Refunds:

The University will make a refund of tuition fees in the following circumstances

- If an applicant cancels their place within the 14 day cooling off period pursuant to the Consumer Contracts (Information, Cancellation and Additional Charges) Regulations 2013, which is normally applicable following acceptance of the offer and again following enrolment. Unless the course has already started (see below), any tuition fees and deposits already paid will be returned in full
- Where the course has already started prior to the student cancelling within the 14 day cooling off period referred to above, the University will provide a refund but the student will be liable to pay a proportion of the tuition fees on a pro rata basis to cover the period from the start of the course to the date of cancellation which will be deducted from the refund provided
- If a student withdraws from a course within two weeks of the course start date the University will cancel all tuition fees in full and will return any fees paid (including any deposit) in advance to the person or organisation that originally made the payment
- Where a student withdraws from a course and it is outside the above 14 day cooling off period or the 2 weeks after the course start date then the amount of refund will depend on the point at which the withdrawal is recorded on the international students account. Please refer to the Credit and refund policy 2017/2018.
- A full refund is given if the University cancels the chosen course of study and cannot offer a suitable alternative
- Where exceptional circumstances apply which as a matter of fairness, require the University to refund all or part of the tuition fees paid.

As set out above, the University will refund the tuition fee deposit where an applicant cancels within the 14 day cooling off period. The University will also refund an applicant's tuition fee deposit where the reason for not taking up the accepted place on the University programme is deemed by the University in its absolute discretion to be genuine and outside of the applicant's control, such as in the following circumstances:

- Where a student visa application is rejected in writing by the Embassy/High Commission, subject to the provisions relating to fraudulent applications below. Should a visa application be rejected, the University requires the applicant to provide:
 - A request in writing for a refund
 - A copy of the full Visa Rejection Notification from the High Commission
- Where the applicant fails to meet the University's academic entry requirements
- Where there are exceptional circumstances beyond the applicant's control such as illness or death of an immediate member of family

An application for this type of refund must be supported by Certified Documents such as a Doctor's certificate and / or relevant documents verifying the situation. Decisions regarding exceptional circumstance refunds are at the discretion of the Head of Admissions and Conversion in the International Office.

- In the event of a default by the University due to the following circumstances:
 - when the University does not offer a course on the advertised start date
 - when the University terminates a course after the course start date and before the course completion date
 - when the University does not provide a course as advertised, due to circumstances beyond its control

In order to protect the interests of genuine international students and the University, refunds **will not** be given in the following circumstances:

- **Once the applicant/student has arrived in the UK or after the commencement date of the course**, save as where the University considers in its absolute discretion for exceptional circumstances to be applicable.
- If the UKVI has cancelled a visa as a result of a **breach of visa conditions**, or if a visa application is refused by the UKVI because the UKVI concluded that the application was made using **falsified documents**.
- Similarly, where the UKVI or the University has determined that **fraudulent documents are used or submitted** at any other stage of the process including at the time of application or enrolment.

Any requests for refunds should be sent to Nicola Lawley, Head of Admissions and Conversion, International Office, nicola.lawley@bcu.ac.uk.

In line with its obligations under UK Money Laundering legislation the University is unable to make any refunds in cash. The University also reserves the right to refuse or reject any financial transaction where the University are unable to identify or trace the origin of the payment made. **Refunds will be**

processed within 30 days of Finance receiving the request. Please note the University can only make refunds to the person or organisation that originally made the payment unless there are exceptional circumstances.

Where a student has withdrawn before the period of study is completed, all tuition fee refunds are calculated on the gross tuition fee (i.e. the published fee) rather than the fee after a fee waiver, reduction or discount has been applied to a student's account.

8. Failure to Pay Fees

The University reserves the right to apply sanctions including the full restriction of access for the non-payment of tuition fees in line with the procedure set out in the **Debt Management & Sanctions Policy**

9. Help and Advice

If students require help in understanding how this Policy affects them, or if they need to make the University aware of any reasonable adjustments to meet the requirements of this policy or if they have any other questions they should contact the ASK student enquiry service by phoning 0121 331 7777, or online at [contact ASK](#), or in person at The Curzon Building (City Centre Campus) or the Baker Building (City North Campus).

Birmingham City University

Tuition Fee Payment Policy for Research Students – effective from 2017/18

1. Introduction

Birmingham City University (the University) is committed to a fair and transparent policy in respect of tuition fees for students whilst also offering a range of methods in order to pay those fees.

The policy is reviewed annually and the University will ask students to agree to its terms as part of the enrolment process at the start of each year of study.

Students remain responsible for the payment of their tuition fees at all times, whether they have received an invoice requesting payment or not, including where sponsorship, grant or loan agreements have been approved. The University reserves the right to apply sanctions including the permanent exclusion of a student for the non-payment of tuition fees in line with the procedure set out in the **Debt Management & Sanctions Policy**.

2. Fees

The University is committed to providing a wide range of study options, so it is important that students understand the cost of their chosen course. Students can find current course fees on the individual course pages of the University's website at <https://www.bcu.ac.uk/courses>.

All students will receive an emailed confirmation of their course and fee. Links to the fee and course profile will be included in this email.

The University calculate fees based on programme of study, mode of attendance (whether full-time, part-time, or part time, distance learning) and other factors where applicable. Fees will depend on fee status which includes whether the student is UK or EU based.

The University strongly recommends that students plan how they will pay their fees at the earliest opportunity. The payment options available will depend on each individual's circumstances including (but not limited to):

- The fee for their programme of study
- Whether the student receives sponsorship, scholarship or bursaries; and
- Whether the student receives a Tuition Fee Loan or Tuition Fee Grant from the Student Loans Company (SLC).

Students will need to pay their tuition fees when they complete enrolment unless and of the following apply:

- The University receives evidence from a student that they will receive a loan from the Student Loans Company (SLC); or
- A student provides evidence of sponsorship from an approved sponsor; or

A student is eligible to pay their tuition fees in instalments (see Section 4 – Fee Categories: Self-Funded).

IMPORTANT - The University reserves the right to restrict access to the University and its services including all aspects of students' programmes, University buildings and IT facilities for failure to pay tuition fees/deposits/instalments on the terms set out in the Debt Management and Sanctions Policy.

3. Methods of Payment

The University aims to provide all of our students with a flexible range of secure payment options so that everyone has a payment method to suit them. The University accepts all major credit and debit cards with the exception of American Express.

Please note that when making a payment, if the University needs to issue a refund the University will return funds to the person or organisation that originally made the payment unless there are exceptional circumstances. In the event that exceptional circumstances apply, a form of personal and address identification will be required including a copy of the beneficiary's bank statement.

To ensure that the University can identify monies paid, students should always give their **Student name** and **Student number** as a reference when making any type of payment.

Online payment for students in the UK:

Students with a UK Bank Account can make a payment by a UK Debit card or Credit Card via the following link

[UK bank online payment](#) for tuition or other fees.



Students with an international bank account can make a transfer or pay by an international Debit card/Credit card for tuition fees and deposits through **Pay to Study** in their own currency with no currency conversion fees and beneficial exchange rates. Pay to study also accept China Union Pay:

[International bank online payment](#) for tuition or other fees.



For details on other ways to pay please visit [make a payment](#) or contact the ASK Helpdesk situated at either:

- The Curzon Building (City Centre Campus situated on the First Floor)
- The Baker Building (City North Campus situated on the First Floor)
- The Mary Seacole Building (City South Campus situated on the First Floor), or
- You can contact the ASK Helpdesk on 0121 331 7777

Where access to the University's services have been restricted meaning you are unable to access the buildings above, you will need to pay online via the link above or contact the ASK Helpdesk by telephone.

4. Financially Sponsored Students

A 'Financially Sponsored' student is defined as a student whose fees are being paid by their employer, a third party or a government body. Any student being sponsored (e.g. by a company or public sector organisation), needs to provide valid written evidence in the form of a sponsor letter of support **for each academic year when they complete enrolment.**

To be valid, a sponsor letter must:

- Be on the sponsor's official letterhead
- Clearly state the full student name
- The student number
- The sponsored amount or the % proportion sponsored
- Provide the academic years for sponsorship
- Provide details of the course or programme
- Provide full details of where the invoice should be sent, including Sponsor contact name, details, postal address and e-mail address
- Be signed by the person authorising the sponsorship
- Provide any reference number or purchase order for the organisation sponsoring

Please Note

- If a student tells the University that they are a sponsored student, but the University does not receive a letter from their Sponsor then the student will become liable for the tuition fees charged.
- The sponsor letter should be e-mailed to sponsor@bcu.ac.uk
- If relatives or personal friends are paying a student's fees, the University does not consider them to be official sponsors and the student will be treated as a self-funded student.

Once a sponsor agrees to fund a student, the sponsor pays the University directly for their tuition fees in full; the University requires payment in full within 30 days of the date of invoice. There is no option to accept direct debits or payment by instalments from sponsors. **If the sponsor is funding less than the full amount of the tuition fee, fails to pay or withdraws the sponsorship during the financial year for any reason, it is then the student's personal responsibility to pay any outstanding amounts.**

If the sponsor refuses to pay the fees, then the debt will be then reverted back to the student after 90 days of the Sponsor being invoiced and it becomes the student's responsibility to pay in full. If the sponsor later goes into liquidation or receivership, the University will work with the student to find a suitable payment arrangement, but the University will not waive any outstanding tuition fees.

5. Students in Final Year

This element of the policy applies as follows:

Full Time: Year 4 of study (Intake September, February or May).

Part Time: Year 6 of study (intake September, February or May).

In the year as specified above, in anticipation of the research student's writing up of their thesis for examination, a specific fee levy will be introduced:

Full Time: £0 for the first 6 months of that academic session.

Part Time: £0 for the first 12 months of that academic session.

Fees would be reinstated if the thesis had not been submitted for examination by:

Full Time: month 7 of the Year 4 academic session

Part Time: month 1 of Year 7.

The University will then charge students an ongoing monthly fee, equivalent to one month of the annual fee, by Reoccurring Debit/Credit card payment or Direct Debit payment [make a payment](#) until they submit their final work. If the student withdraws from the course, the University will calculate their fee on the same pro-rata basis. If the outcome of the examination is successful then no further fees would be due, however if the examination is unsuccessful and more work is required to remediate their work further fees will apply; students should contact their faculty for further information.

6. Credits and Refunds:

The University will make a refund of tuition fees in the following circumstances

- If an applicant cancels their place within the 14 day cooling off period pursuant to the Consumer Contracts (Information, Cancellation and Additional Charges) Regulations 2013, which is normally applicable following acceptance of the offer and again following enrolment. Unless the course has already started (see below), any tuition fees and deposits already paid will be returned in full.
- Where the course has already started prior to the student cancelling within the 14 day cooling off period referred to above, the University will provide a refund but the student will be liable to pay a proportion of the tuition fees on a pro rata basis to cover the period from the start of the course to the date of cancellation which will be deducted from the refund provided.
- If a student withdraws from a course within two weeks of the course start date the University will cancel all tuition fees in full and will return any fees paid (including any deposit) in advance to the person or organisation that originally made the payment.

- Where a student withdraws from a course and it is outside the above 14 day cooling off period or the 2 weeks after the course start date then the amount of refund will depend on the point at which the withdrawal is recorded on the students account. Please refer to the Credit and refund policy 2017/2018.
- If the University cancels the chosen course of study and cannot offer a suitable alternative.
- Where exceptional circumstances apply which as a matter of fairness, require the University to refund all or part of the tuition fees paid.

Students must send their claims for a refund to their relevant faculty for initial approval and in line with its obligations under UK Money Laundering legislation the University is unable to make any refunds in cash. The University also reserves the right to refuse or reject any financial transaction where the University are unable to identify or trace the origin of the payment made.

Please note that if the University need to make a refund the University will return funds to the person or organisation that originally made the payment. This means that student fees paid by sponsors, parents or any other individual (apart from the student) cannot be refunded to the student. Unless there are exceptional circumstances.

Where a student has withdrawn before the period of study is completed, all tuition fee refunds are calculated on the gross tuition fee (i.e. the published fee) rather than the fee after a fee waiver, reduction or discount has been applied to a student's account.

7. Fee Waivers, Bursaries and Professional and Career Development Loans

Students may be eligible to receive a Bursary, Fee Waiver or Fee Reduction from the University towards their tuition fees. Please contact the relevant faculty or visit [the Finance and Money Matters pages on our website](#) to see full details and eligibility criteria currently available.

The University is registered with the Skills Funding Agency (SFA). Our Registration number is **10118**. The University will accept payment of all or part of tuition fees or short course fees from the SFA for those that receive a Professional and Career Development Loan. Students must provide written evidence of their loan when they complete enrolment. Students should send their loan payment schedule quoting relevant payment dates and amounts to CreditM@bcu.ac.uk. If the student does not provide us with written evidence of their loan then the University will class the student as self-funding and personally responsible for their tuition fees.

8. Failure to Pay Fees

The University reserves the right to apply sanctions for the non-payment of tuition fees including the full restriction of access in line with the procedure set out in the **Debt Management & Sanctions Policy**.

9. Help and Advice

If students require any help in understanding how this Policy affects them, or if they need to make the University aware of any reasonable adjustments to meet the requirements of this policy or if they have any other questions they should contact the ASK student enquiry service by phoning 0121 331 7777, or online at [contact ASK](#), or in person at The Curzon Building (City Centre Campus) or the Baker Building (City North Campus).

Birmingham City University
Credit and Refund Policy – effective from 2017/18

1. Introduction

This policy sets out how the University calculates refunds and reductions to fees for students who have enrolled on a course or programme of study.

The policy also provides guidance for:

- Dealing with fee waivers or bursary payments that may require cancellation or withdrawal after they have been given
- Cases where the University does not pay fee waivers or bursaries
- Credit and refund requests for non-tuition fees
- Credit and refund requests made by commercial and non-student customers

2. Tuition Fee Refunds and Charges

You should tell your faculty as soon as possible and before the start of term if applicable/possible, if you wish to claim a reduction or cancellation of tuition fees, or a refund of payments for the following reasons:

- Leaving the course without completing the full study programme
- Not starting or attempting the course or programme
- Interrupting your study
- Returning from an interruption of study
- Withdrawing from your course
- Transferring to another programme within the University
- Transferring to another university or teaching establishment

The University will tell you if you are eligible for a refund and calculate your refund or your continuing fees.

There may be cases where circumstances are beyond your control; these are known as 'extenuating circumstances'. If you believe you have extenuating circumstances your request in writing together with any supporting documentation needs to be sent to your faculty or the department providing the service.

For details of the university's charges, please refer to Appendix A: Credit and Charging Matrix, also available via the following link: <https://icity.bcu.ac.uk/Finance/Accounts-Receiveable>

When is a refund due?

- If an applicant cancels their place within the 14 day cooling off period pursuant to the Consumer Contracts (Information, Cancellation and Additional Charges) Regulations 2013, which is normally applicable following acceptance of the offer and again following enrolment. Unless the course has already started (see below), any tuition fees and deposits already paid will be returned in full.
- Where the course has already started prior to the student cancelling within the 14 day cooling off period referred to above, the University will provide a refund but the student will be liable to pay a proportion of the tuition fees on a pro rata basis to cover the period from the start of the course to the date of cancellation which will be deducted from the refund provided.
- If a student withdraws from a course within two weeks of the course start date the University will cancel all tuition fees in full and will return any fees paid (including any deposit) in advance to the person or organisation that originally made the payment (**This does not apply to students studying modular courses (see 3.7 below).**)
- Where a student withdraws from a course and it is outside the above 14 day cooling off period or the 2 weeks after the course start date then the amount of refund will depend on the point at which the withdrawal is recorded on the students account (see term dates and refund categories below).
- A full refund is given if the University cancels the chosen course of study and cannot offer a suitable alternative.
- Where exceptional circumstances apply which as a matter of fairness, require the University to refund all or part of the tuition fees paid.

As set out above, the University will refund the tuition fee deposit where an applicant cancels within the 14 day cooling off period. The University will also refund an applicant's tuition fee deposit where the reason for not taking up the accepted place on the University programme is deemed by the University in its absolute discretion to be genuine and outside of the applicant's control, such as in the following circumstances:

- For International students where a student visa application is rejected in writing by the Embassy/High Commission, subject to the provisions relating to fraudulent applications below. Should a visa application be rejected, the University requires the applicant to provide:
 - A request in writing for a refund
 - A copy of the full Visa Rejection Notification from the High Commission
- Where the applicant fails to meet the University's academic entry requirements
- Where there are exceptional circumstances beyond the applicant's control such as illness or death of an immediate member of family

An application for this type of refund must be supported by Certified Documents such as a Doctor's certificate and / or relevant documents verifying the situation. Decisions regarding exceptional circumstance refunds are at the discretion of the Head of Admissions and Conversion in the International Office for the International students.

- In the event of a default by the University due to the following circumstances:
 - when the University does not offer a course on the advertised start date
 - when the University terminates a course after the course start date and before the course completion date
 - when the University does not provide a course as advertised, due to circumstances beyond its control

In order to protect the interests of genuine students and the University, refunds **will not** be given in the following circumstances:

- **For International students, once the applicant/student has arrived in the UK or after the commencement date of the course**, save as where the University considers in its absolute discretion for exceptional circumstances to be applicable.
- For International students, if the UKVI has cancelled a visa as a result of a **breach of visa conditions**, or if a visa application is refused by the UKVI because the UKVI concluded that the application was made using **falsified documents**.
- Similarly, for International students where the UKVI or the University has determined that **fraudulent documents are used or submitted** at any other stage of the process including at the time of application or enrolment.

Any requests for refunds for International students should be sent to Nicola Lawley, Head of Admissions and Conversion, International Office, nicola.lawley@bcu.ac.uk.

Any requests for refunds from home/EU students should send their claims for a refund to their relevant faculty for initial approval and in line with its obligations under UK Money Laundering legislation the University is unable to make any refunds in cash. The University also reserves the right to refuse or reject any financial transaction where the University are unable to identify or trace the origin of the payment made.

Please note that if the University needs to make a refund the University will return funds to the person or organisation that originally made the payment. This means that student fees paid by sponsors, parents or any other individual (apart from the student) cannot be refunded to the student. Unless there are exceptional circumstances.

Where a student has withdrawn before the period of study is completed, all tuition fee refunds are calculated on the gross tuition fee (i.e. the published fee) rather than the fee after a fee waiver, reduction or discount has been applied to a student's account.

In line with its obligations under UK Money Laundering legislation the University is unable to make any refunds in cash. The University also reserves the right to refuse or reject any financial transaction where the University are unable to identify or trace the origin of the payment made. **Refunds will be processed within 30 days of Finance receiving the request. Please note the University can only make**

refunds to the person or organisation that originally made the payment unless there are exceptional circumstances.

2.1 The no charge rule for tuition fees

If you withdraw from the course within two weeks of the course start date the University will cancel all tuition fees in full and will return any fees paid in advance to the person who originally paid.

This does not apply to students studying modular courses (see 3.7 below).

2.2 Cancelling the contract within the 14 day cooling off period

If an applicant cancels their place within the 14 day cooling off period pursuant to the Consumer Contracts (Information, Cancellation and Additional Charges) Regulations 2013, which is normally applicable following acceptance of the offer and again following enrolment, unless the course has already started (see below), any tuition fees and deposits already paid will be returned in full.

Where the course has already started prior to the student cancelling within the 14 day cooling off period referred to above, the University will provide a refund but the student will be liable to pay a proportion of the tuition fees on a pro rata basis to cover the period from the start of the course to the date of cancellation which will be deducted from the refund provided.

3 Term Dates and Refund Categories

The University will confirm if you are eligible for a refund and calculate your refund based on when you withdraw from the course during the academic year.

The actual start dates for studies will vary across the University depending on the length and teaching programme in line with the academic calendar for the course or programme. The faculty delivering the study programme will confirm the term dates and the level of tuition fees applicable. These details can be found on the individual course pages on the University's website at <https://www.bcu.ac.uk/courses>.

The table below sets out the cut off periods for each term for charging purposes. **Term dates are based on the first working day of a new term. Any date prior to that first working day is treated as the previous term for the purposes of cut off periods.**

Table 1

September 2017 Intake	Term Dates for charging purposes
Term 1	Course start date up to 31.12.2017
Term 2	01.01.2018 up to 31.03.2018
Term 3	01.04.2018 up to 31.07.2018

January 2018 Intake	Term Dates for charging purposes
Term 1	Course start date up to 31.03.2018
Term 2	01.04.2018 up to 31.07.2018
Term 3	Course start date up to 31.12.2018

3.1 Further Education and Undergraduate Level Students (Home and EU)

Please see the categories set out below.

- **FE** - Further Education aimed generally at 16-18 year old students or any course that carries accreditation below or leading up to undergraduate level.
- **Undergraduate level** – all students charged at home fee status, therefore excluding any fees charged as international status.
- **Postgraduate Level** – courses that are registered for SLC funding only.
- **ELQ** – Equivalent Learning Qualification, where a student studies at an undergraduate level and already has a qualification at the same level.

If you are studying at undergraduate level the University will charge you in line with its standard term dates regardless of funding source or who is paying your fees, which are set out in table 2 below.

Table 2

This table applies to Student Loan Company (SLC) funded students only

	Term one	Term two	Term three
SLC Liability and Funding Periods September 2017 Intake	Course start date	01/01/2018	01/04/2018
SLC Liability and Funding Periods January 2018 Intake	Course start date	01/04/2018	01/07/2018

The above does not apply to you if you are:

- on a modular course (see item 3.7)
- taking a short course (see item 3.6)

Table 3

This table applies to a Standard undergraduate taught period and confirms the amount of tuition fees that students must pay if they withdraw, interrupt or transfer on or after the first working day of a new term. Any date prior to that first working day is treated as the previous term.

	Term one	Term two	Term three
Amount of tuition fees	25% of fees to pay	50% of fees to pay	100% of fees to pay

For example, if you withdraw during term two, you will have to pay 50% of your tuition fees.

This tuition fee charge rule applies to you if you pay your tuition fees in any of the following ways:

- If you are self-funding paying directly or via a parent or guardian to the University.
- Students who have applied for and secured full or partial funding via the Student Loan Co (SLC), including those studying at postgraduate level where funding is confirmed.
- If you are a sponsored student funded by an employer or third party organisation. A sponsor is a company, government body, employer, charitable or third party non-domestic organisation; a relative, individual or friend is **not** deemed an official sponsor.

3.2 Postgraduate and Professional Level Students (Home and EU)

If you are studying a course at postgraduate level regardless of who is paying your tuition fees, the University will charge you in line with our standard term dates that are published. See Table 1 above for a **standard 33 or 48 week taught period**

Table 4

	Term one	Term two	Term three
Amount of tuition fees	33% of fees to pay	66% of fee to pay	100% of fees to pay

This tuition fee charge rule applies to you if you pay your tuition fees in any of the following ways:

- If you are Self-funding paying directly or via a parent or guardian to the University.
- If you are a Sponsored student funded by an employer or third party organisation. A sponsor is a company, government body, employer, charitable or third party non-domestic organisation; a relative, individual or friend is **not** deemed an official sponsor.
- If you are a SLC funded postgraduate student, the University will charge you in line with Table 1.

This rule does not apply if you are:

- on a modular course (see item 3.7)
- on a short courses (see item 3.6)

3.3 International Students

If you are an international student the University will charge you an international fee each term in line with your course delivery as decided by the faculty providing the course or study programme. The dates in Table 1 are **for guidance only** based on our standard academic calendar. Where there are variations from these dates, the faculty delivering the study programme will confirm the fees payable based on the actual date of the change in study in line with their academic calendar for the course or programme. See table 5 for a standard 33 or 48 week taught period.

Table 5

	Term one	Term two	Term three
Amount of tuition fees	33% of fees to pay	66% of fees to pay	100% of full fees to pay

This tuition fee charge rule applies to you if you pay your tuition fees in any of the following ways:

- If you are self-funding paying directly or via a parent or guardian to the University.
- If you are a sponsored student funded by an employer or third party organisation. A sponsor is a company, government body, employer, charitable or third party non-domestic organisation; a relative, individual or friend is **not** deemed an official sponsor.

This rule does not apply if you are:

- on a modular course (see item 3.7)
- on a short courses (see item 3.6)

3.4 Research Students

3.4.1 New or Continuing Research Students (Non-Final Year)

Research degree students may enrol in September or February (or, extraordinarily, in May) each academic year. Study is research rather than attendance based so the exact date when you withdraw can be difficult to calculate. In order to allow a fair and practical solution, the University will calculate the amount of fees you have to pay and whether you are entitled to a credit / refund on a pro rata basis depending on the actual date you withdraw, interrupt or transfer your study programme, using the table below.

Table 6

Start Date Sept 2017	Study Change Occurs	Fee Liability	Start Date Feb 2018	Study Change Occurs	Fee Liability	Start Date May 2018	Study Change Occurs	Fee Liability
	Within 2 weeks of course start	No Fees Due		Within 2 weeks of course start	No Fees Due		Within 2 weeks of course start	No Fees Due
	01/09/2017 to 30/11/2017	25% of fees		01/02/2018 to 30/04/2018	25% of fees		01/05/2018 to 31/07/2018	25% of fees
	01/12/2017 to 28/02/2018	50% of fees		01/05/2018 to 31/07/2018	50% of fees		01/08/2018 to 31/10/2018	50% of fees
	01/03/2018 to 31/05/2018	75% of fees		01/08/2018 to 31/10/2018	75% of fees		01/11/2018 to 31/01/2019	75% of fees
	01/06/2018 to 31/08/2018	100% of fees		01/11/2018 to 31/01/2019	100% of fees		01/02/ 2019 to 30/04/2019	100% of fees

3.5 Externally Funded and Full Cost Courses

3.5.1 Externally Funded

For those courses where the University must follow the fee payment terms and charging policies imposed by an external organisation (e.g. the Law Society) as a condition of running that course, the University will charge you in line with the external organisation's regulations. In such cases, those regulations will override this policy and the University will use the regulations to confirm the amount payable.

3.6 Students on Short Courses

These are courses which do not give an award or courses that do not run longer than 15 weeks. Save as in exceptional circumstances, the University does not consider a full credit or refund in the following circumstances:

- Save as when 2.2 applies, if the course has started and you have taken part or started studying.
- If the University cannot recover the costs the University have incurred preparing for the course.

The faculty or department delivering the programme must confirm instances where credits and refunds may apply; the budget holder responsible for course provision will be responsible for advising the Accounts Receivable Manager of instances where it is appropriate to cancel fees. The University will deduct any administration fees or overheads reasonably incurred by the University from the credit or refund due.

3.7 Students on Modular Courses

If you are charged on a module by module basis (including students on a distance learning course), the rules below apply for charging, cancellations and refunds. Please note: the Two Week No-Charge Rule will not apply to you, as detailed in item 2.1.

If you withdraw **after** a module start date and you have attended, engaged or taken part in the module in any way, you must pay in full for the module and will not be eligible for a refund or cancellation save as in respect of the refund set out at 2.2 above where applicable

If you withdraw **before** a module start date or you have not attended, engaged or taken part in the module in any way, the University will cancel the module charge in full and you will be eligible for a refund if you have already paid us.

If you deselect **a before** a module start date and you have not attended, engaged or taken part in the module in any way, the University will cancel the module in full and you will be eligible for a refund if you have already paid us.

3.8 Distance Learning

If you are studying a University distance learning course or programme, the University will charge you on a module by module basis as stated in item 3.

If you are studying by distance learning and need to pay a block fee assessment, the University will charge you as follows: All durations of study where Block Fee assessment takes place (not module based charges)

Table 7	Term one	Term two	Term three
	Start date	Start date	Start date
Amount of tuition fees	33% of fee liability	66% of fee liability	100% of fee liability

4. Registration, Residential and Other Tuition Related Fees

4.1 Registration Fees

For courses where the University must follow an external organisation's fee payment or registration requirements, the external body will be responsible for cancellations or refunds. If you withdraw or take an interruption of study from a course, you will have to pay registration fees and these are non-refundable.

4.2 Residential and Other Course Fees

Subject to 2.2 above, if you withdraw or interrupt a study programme which involves a residential, the University will only refund your residential fees if you withdraw before the residential trip has taken place.

You are not eligible for a refund of residential fees once a residential has taken place. The University will charge you for any costs the University incurs if you cancel.

Your faculty should forward refunds for other fees to the Accounts Receivable Manager once they have been approved by the Executive Dean or approved nominee.

5. Returning from an Interruption to Study or Resuming a Course or Study programme

If you are temporally interrupting your studies you may still be entitled to a credit or a refund but the credit or refund will remain on your account until you return.

So if you are returning from a temporary interruption to continue the remaining year of your course or programme within the same academic or a subsequent academic year the retained balance of monies paid will be reapplied to any outstanding balance of fees charged on your return. **The fees charged will be those fees that are applicable when you return.**

Please note the University will charge you at the fee rate applicable for the year in which the interruption occurred.

If you return and re-take any study previously delivered, or repeat any aspects of the course or programme already undertaken, the faculty reserves the right to re-charge any elements already delivered that you choose to re-take or need to re-take in order to complete the course. This may result in an increase to overall cost of the original course or programme, if repeat study is necessary for course completion or revision purposes.

6. Transferring Study

6.1 Transferring within Birmingham City University

If you transfer during the academic year the University will charge you in line with the terms set out in item 3, as applicable depending on the student and study type. The University will calculate charges for the amount due based on the time spent on each course and when the transfer takes place.

6.2 Transferring into Birmingham City University from another University

If you are receiving funding from SLC, the University will calculate your fees at the point at which you join the University in line with the term dates in Table 2.

The previous institution who claimed the original payment will keep any SLC fees paid to them before your transfer to us. Any fees paid to a previous institution (excluding SLC funding), are subject to the terms and conditions for charging and refunds of the previous institution; therefore you should discuss such claims directly with the original institution. The University will charge fees for the course or study programme as standard unless otherwise agreed by the faculty.

6.3 Transferring from Birmingham City University to another institution

If you are transferring to another institution the University will charge you for withdrawing from your course in line with the terms set out in item 3. The University will keep any fees paid including SLC funding to cover your charges due to us up to the point of transfer.

7. Fee Waivers, Bursaries and Discounts

Where a student has withdrawn before the period of study is completed, all tuition fee refunds are calculated on the gross tuition fee (i.e. the published fee) rather than the fee after a fee waiver, reduction or discount has been applied to a student's account.

For details and clarification of when awards, bursaries or fee waivers will or will not be reversed, please refer to Appendix A: Credit and Charging Matrix.

8. Student Fees and Charges - Non Tuition / Other Fees

The relevant budget holder or approved nominee in the faculty or department that provided or intended to provide the service or goods will consider requests for the cancellation of non-tuition fee income or the return of pre-payments. To include, for example:

- Accommodation fees
- Library fines and fees
- Car parking
- Printing, stationery and materials
- Payments made because of award ceremonies, fees, charges, certificates or transcripts.
- Tickets to events, seminars, external functions or third party items whether directly or indirectly arranged by us will be subject to the terms and conditions detailed at the time of booking by the service provider. The University accept no liability for any losses or costs incurred as a result of third party failure.
- Commercial services, products, contracts, funding or any other income due to, or received by us.

All refunds must be authorised by the area of the University submitting the request. Accounts Receivable will not action a refund if they are unable to identify that a legitimate refund is due. (i.e. an overpayment is on the account or the student has withdrawn within the two week period allowed).

9. Refunds

The University considers and issue refunds on a case by case basis using the following criteria and in line with Money Laundering regulations.

9.1 Money Laundering Regulations

The University will follow the recommendations and guidance provided in the Money Laundering Regulations and will notify the Serious Organised Crime Agency (SOCA) if the University suspects any suspicious activities or fraudulent transactions.

9.2 Students or Customers in debt to the University

The University reserves the right to deduct overdue fees or charges which you have not paid from any refund due to you. Where this is the case the University will use the refund to pay the oldest unpaid debts first; the University will refund the remainder to you in line with the following rules.

9.3 Minimum Refund Value

The University will not normally consider refunds for values of less than £10.00 as the cost of processing a refund.

9.4 Return to Payer

The University issue refunds to the person who originally paid, this includes third party payments made on behalf of a student or customer. If this is not possible, the University will consider an alternative refund provided you let us have written authorisation and supporting evidence to confirm the relationship between the original payer, the student or customer and person who is receiving the refund.

9.5 Method of Refund

The University will process refunds via the original source of payment (excluding cash transactions) in line with Money Laundering Regulations. If this is not possible or if you originally paid in cash, our preferred method of issuing refunds is via BACS. In exceptional circumstances the University may consider alternative refund methods (for example CHAPS or SWIFT payments). The University will take off any reasonable administration or handling charges incurred by us, from the refund due.

If you paid via debit or credit cards, online to the University's bank, via an online payment provider, or by bank transfer the University will refund you using the original method and to the original source.

9.6 Refund Currency

The University issue refunds in GBP £ Sterling but will consider requests for payment of refunds in other currencies but cannot guarantee this. If the University incurs any administration charges the University will deduct these from the refund due. The university accepts no responsibility for any shortfall of refunds made that are caused by currency fluctuations or charges applied by the beneficiary's bank account. Students are encouraged to make their own enquiries in this regard prior to requesting the refund.

9.7 Refunds Over £3000

If the refund for an individual is £3000 or higher, the University may need you to complete a signed authorisation / request form before the University issue the refund. The University may also require a form of personal identification and an address identification. For example a driving licence, a passport or a bank account statement.

9.8 International Student Refunds

In line with UK Visas and Immigration regulations, if you are an international student the University may need you to provide proof of your return flight tickets if you withdraw from a course. If the University needs this proof, the University will refund you when the University validates this documentation.

9.9 Refund Authorisation

The University will process all refund requests forwarded to Accounts Receivable from the faculty or professional service, with supporting documentation appropriately authorised by the relevant budget holder, in line with the University's financial rules.

9.10 Collecting refunds in person

No refunds will be made in person.

Appendix A: Credit and Charging Matrix Tuition Fees 2017-2018

Category	Student and Fee Type	Attendance Mode	Course or Module	Self-Funded	SLC Funded	Sponsor	Credit and Charging Policy – Applied based on when Withdrawal / Interruption / Transfer Date occurs:
Two Week No Charge Rule	All Students All fee types	ALL	Course	•	•	•	If takes place within first two weeks of course start date. No fees chargeable.
FE Level Study Undergraduate Equivalent Learner Qualifications	Home students and fees	Full Time Part Time	Course	•	•	•	Based on 3 SLC Liability periods, if takes place within: <ul style="list-style-type: none"> ○ Term 1 - 25% charged 75% credited ○ Term 2 – 50% charged 50% credited ○ Term 3 – 100% charged zero credited
Postgraduate Professional Level	Home students and fees	Full Time Part Time	Course	•		•	Termly charging based on faculty term dates relevant to study / programme if takes place within: <ul style="list-style-type: none"> ○ Within 1st and last day of term 1 – 1/3rd charged 2/3rds credited ○ Within 1st and last day of term 2 – 2/3rds charged 1/3rd credited ○ Within 1st and last day of term 3 – 100% charged zero credited
International Students	International students and fees	ALL	Course	•		•	
Distance Learners	ALL	ALL	Course	•		•	

Block Fees Only							
Research	ALL	ALL	ALL	•		•	Liability based charging if takes place <ul style="list-style-type: none"> ○ Within Sept to Nov – 25% charged 75% credited ○ Within Dec to Feb – 50% charged 50% credited ○ Within Mar to May – 75% charged 25% credited ○ Within June to Aug – 100% charged zero credited

Category	Student and Fee Type	Attendance Mode	Course or Module	Self-Funded	SLC Funded	Sponsor	Credit and Charging Policy – Applied based on when Withdrawal / Interruption / Transfer Date occurs:
Externally Funded Courses	ALL		Course	•		•	Liability and charging policy may be determined by the requirements of an external organisation as a condition of running the course, e.g. Law Society.
Short Courses	ALL	ALL	Course	•			Defined as a course no more than 15 weeks long or non-credit bearing. Charged in full, but subject to faculty discretion. NOTE the 'Two week no-charge' rule does not apply to short courses.
Distance Learners	All Students All Study Levels		Module	•		•	Where study has commenced regardless of duration, 100% of fees are payable for each segment or module of study started. The 'Two week no-charge' rule does not apply to module based studies. If the module is deselected before the start state, fees may be cancelled or refunded if paid in advance.
Module Based Study	All Students All Study Levels	ALL	Module	•		•	

Category	Student Type	Attendance Mode	Course or Module	Self-Funded	SLC	Sponsor	Credit Policy – Withdrawal / Interruption / Transfer Date
Registration Residential Other Fees	All Students All Study Levels	ALL	N/A	•	•	•	Where charged separately, (not included in course fee matrix) these items are payable in full and non-returnable
Category	Student Type	Attendance Mode	Fee Waiver or Discount	Self-Funded	SLC	Sponsor	Credit Policy – Entitlement to receive an award or waiver if Withdrawal / Interruption / Transfer occurs
Fee Waivers Bursaries Discounts	All Students All Study Levels	ALL	N/A	•	•	•	<p>Awards NOT cancelled if course not completed – Liability remains reduced</p> <ul style="list-style-type: none"> ○ Staff training (internal recharge) ○ Discretionary (extenuating) ○ Awarded in error by BCU ○ NSP <p>Awards WILL be cancelled if course not completed – Liability re-instated</p> <ul style="list-style-type: none"> ○ Loyalty Awards ○ Fee Waivers ○ International Office ○ Prompt Payment Discounts ○ Research awards (non-staff members)

Extenuating Circumstances	ALL	ALL	•	•	•	•	The option to override all of the above based on extenuating circumstances, proposed by faculty, approved by Accounts Receivable Manager
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Birmingham City University
Debt Management and Sanctions Policy – effective from 2017/18

1. Introduction

This policy sets out the process that Birmingham City University (the University) will follow if students and customers do not pay their fees or charges due to the University, in line with the payment terms detailed in the Fee Payment Policy 2017/18.

It applies to all applicants, students, ex-students and customers of the University, including those who are currently enrolled and those who have accepted a place and intend to enrol.

A customer includes any student, individual, company, partnership or organisation that can potentially have outstanding fees or charges owed to the University.

This policy reflects the University's commitment to helping our students manage their money and avoid getting into financial difficulties.

What is a debt?

A debt includes any money owed to the University or one of its subsidiaries for unpaid fees or charges owed for services or products provided by the University, our subsidiaries, staff, approved representatives or agents appointed and instructed by the University.

Types of debt

Debt owed to the University can include the following

- Debts owed by students
- Commercial debt

2. Debts owed by students

A **student** is ultimately liable for a debt until the debt is fully cleared.

If a 3rd party sponsor is paying on behalf of the student then the debt is a commercial debt but the student will always be liable for any unpaid balance.

If the student's tuition fees are being funded by the Students Loan Company (SLC), then the student will be responsible for any fees that remain outstanding.

Where a student becomes liable for a debt owed, the balance owed is referred to as a Self-Funded student debt.

The University will try to recover all Self-Funded student debt owed to the University in line with the payment terms in the Tuition Fee Payment Policies 2017/18, which can be downloaded from the following link:

<http://www.bcu.ac.uk/about-us/corporate-information/policies-and-procedures/finance-policies>

The University or agents acting on our behalf will tell the student:

- how much they owe
- how, when and where a student can pay
- which University services are restricted as a result of an outstanding debt
- how much a student will be charged as a result of the debt

The University will give a student every opportunity to pay what is owed by providing reasonable timescales for payment and sending at least 2 reminders to students before any action is taken or sanctions applied.

The University will apply this policy equally and consistently to all students and customers who do not pay in line with the agreed payment terms. The University applies sanctions proportionately and only as a last resort - the University will review all debts on a case by case and will ensure it has made all reasonable attempts to obtain payment before applying sanctions including the restriction of access to the University and its services.

Where necessary the University reserves the right to appoint solicitors, debt collection agents and external organisations to recover the debt on behalf of the University via legal proceedings. The University or its agent will seek recovery of the reasonable costs it has incurred in recovering the debt.

IMPORTANT - If the University has attempted to recover debts owed by students and has failed, subject to the type of debt outstanding, the University reserves the right to withdraw or suspend services and support, apply restrictions to accounts, suspend or prevent enrolment and/or future trading. In respect of tuition fee debts/instalments/deposits potentially students will be unable to access University buildings, log onto their University account or attend classes. Please see the full details set out at 2.1 below.

These restrictions may affect all or part of the service(s) provided by the University which will continue until a student has paid all of their debt or has agreed a payment arrangement to clear all of their debt. Restrictions or sanctions applied are dependent on the type of debt a student owes.

Self-Funded student debt can be considered as any of the following:-

- Tuition fees
- Accommodation fees
- Library fees
- Other student related fees

2.1 Self-Funded student tuition debt – When can a full restriction be applied?

A minimum of 2 warnings will always be issued to students prior to any restrictions being applied to their accounts.

If a student is responsible for the payment of their tuition fees, has opted to pay those fees in full and does not pay them after 30 days after the start of the course, then the University will apply a full restriction to the services available to a student. If a student continues not to pay or arrange an approved payment plan, the University reserves the right to fully exclude a student from their programme, course, module or section of study.

If a student has enrolled on a programme, course, module or section of study and has not confirmed how they intend to pay their tuition fees within 30 days of the course starting, then the University reserves the right to restrict their access to all University services.

If an international student has not paid the required 50% deposit within 30 days of the course starting, then restrictions will be applied to the students account.

If the student has opted to pay by instalments then restrictions will be applied after 30 days of the course starting if the required deposit has not been paid.

Where a student has opted to pay by instalments and there is a failed instalment then sanctions will be applied after 30 days of the instalment remaining overdue.

Any restrictions or sanctions applied will remain in place until fees have either been paid in full and cleared funds are in the University's bank account or a student has entered into a formally approved payment plan.

A full list of the services a student would be restricted from for non-payment of tuition fees/deposits are as follows:

- Excluded from all aspects of course, programme, module, project or study of any kind
- No access to tutorials or any method of teaching support
- No research permitted, no thesis or work will be accepted for assessment
- No IT access
- No Library borrowing
- No confirmation in writing of Results, Certificates, Awards & Transcripts
- No invitation to awards ceremonies
- No attendance or participation in awards ceremonies
- No re-enrolment
- Written results from exam / assessment boards delayed
- Validation of attendance or student status withheld
- References and written evidence of achievements or studies withheld
- No visa, UKVI endorsement and applications or CAS requests will be provided or supported (if applicable)
- No arrangement, supervision or validation of placements

For international students it is important to note the following

If a student is studying with a Tier 4 student visa application and has not paid their tuition fees, the University is required to inform UK Visas and Immigration. This will have serious consequences for their ability to remain in the UK. The University reserves the right to do this where a student has not paid in full or has not entered into a formally approved payment plan.

2.2 Self-Funded Non Tuition student debt: part restrictions and sanctions applied

Non tuition student debt includes Accommodation, Library and any other non-tuition student debt.

If a debt remains outstanding then where necessary, after 30 days and at least 2 reminders the University will withdraw access to the service from which the debt arises, until payment is made or an approved payment plan is agreed.

2.2.1 Accommodation fees and related charges

If a student has not paid their accommodation charges in full and in line with the payment terms specified in the Licence Agreement 2017/18 and the Accommodation Finance Information 2017/18 guide, the University reserves the right to terminate the agreement and to start legal proceedings to recover fees owed to the University, at any point during the academic year that fees become overdue. This will result in the student being removed from University accommodation.

Full details of the Accommodation Finance Information and Licence Agreement 2017/18 are available via <http://www.bcu.ac.uk/student-info/accommodation/faqs>

The University will provide a student with every opportunity to pay what they owe us. If a student does not pay, the University reserves the right to seek advice, talk to and appoint solicitors, debt collection agents and external organisations to recover the debt.

2.2.2. Library charges and fines

If a student does not return materials the University will invoice a student for the cost of replacement materials and the University will apply a fine if a student returns materials late. If a student uses the University's library services and materials, a student must comply with the terms and conditions contained within the Library Rules and Regulations.

Further information is available from Library and Learning Resources at: <http://library.bcu.ac.uk/>

If a student does not pay their library fees the University will restrict their access to University library services.

2.2.3. Other Student Debt

If a student incurs any debts for services or products which the University provides that do not directly relate to tuition, accommodation or library fees, a student must pay their debts in full within 30 days of the invoice date unless otherwise specified. If these items are not paid, the University reserves the right to appoint solicitors, debt collection agents and external organisations to recover the debt.

3. Commercial debt

Commercial debt includes all non-student related debt owed to the University or its subsidiaries in respect of unpaid fees or charges owed for services or products provided by the University its subsidiaries, staff, approved representatives or agents appointed and instructed by us.

Payment is due 30 days from the date of the invoice; if customers do not pay the outstanding balance of fees, the University will seek to recover the debt owed. If the University is forced to initiate legal proceedings, the University will seek to recover statutory interest on the judgement and payment of its legal costs.

If a commercial debt is owed in relation to a student's tuition or accommodation fees then the student will be liable for any unpaid balance. When the debt is outstanding for over 90 days, the University will invoice the student directly and the relevant sanctions will be applied.

Prior to signing a contract or agreement the University may require a credit check to ensure the financial stability of new customers and highlight any potential risks.

Any requests for credit checks should be forwarded to the Accounts Receivable Manager within Finance.

4. Ways to pay

If restrictions, sanctions or penalties are applied, they will not be removed until all fees have been settled in full, or the University has agreed a payment arrangement with the student. **Access will be restored by the next working day on receipt of cleared funds or following agreement of a payment plan.** If the University has applied sanctions or penalties to a student **the University will not accept personal cheques as a method of payment.**

The University will accept the following payment methods:

- a) Payment in person at one of our ASK desks by cash, debit or credit card
- b) Online payment by debit card or credit card
- c) Via a BACS or bank transfers, including SWIFT or CHAPS payments
- d) Payment by direct debit or by a recurring card payment

The University's bank details, address and telephone numbers, and the location and opening hours for paying in person are set out below.

Where access to the University's services have been restricted meaning you are unable to access the buildings above, you will need to pay online via the link below or contact the ASK Helpdesk by telephone to arrange for payment.

Online	A student can pay online at http://www.bcu.ac.uk/student-info/finance-and-money-matters/payments The University accept most major debit and credit cards.
By telephone	ASK Student enquiry service on 0121 331 7777
In person	Curzon Building (City Centre Campus 8am to 8pm) Baker Building (City North Campus 9am to 5pm) * Mary Seacole Building (City South Campus 8am to 8pm) *No cash
By Bank Transfer	Payment from their bank to Birmingham City University must be in UK Pounds Sterling quoting their account number (Student Identification number) and/or invoice number. NatWest Birmingham City Centre Branch 1 St Philips Place, Birmingham B3 2PP Account name Birmingham City University Account number 78069467 Sort code 60 02 35 IBAN GB36 NWBK 6002 3578 0694 67 (International Bank Account Number) BIC NWBK GB 2L Please include their name, student number (if a student has one), amount and date

5. Where to get help and advice

If a student requires any help in understanding how this Policy affects them, or if they need to make the University aware of any reasonable adjustments to meet the requirements of this policy or has any other questions they should contact the ASK student enquiry service by phoning 0121 331 7777, or online at www.icity.bcu.ac.uk/ask, or in person at

- Curzon Building (City Centre Campus)
- Baker Building (City North Campus)
- Mary Seacole Building (City South Campus)

Students can also contact the Finance and Money Matters Team which is part of Student services, more information on the support available can be found at: <http://www.bcu.ac.uk/student-info/finance-and-money-matters>