



**University of
East London**

Pioneering Futures Since 1898

**Tuition Fee Policy 2022/23
(setting out the University's Tuition Fee and Refund Terms and
Conditions 2022/23)**

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1. Introduction

- 1.1 In this policy “we” means the University of East London and “you” means our students.
- 1.2 We are committed to a fair and transparent policy in respect of charges made to students.
- 1.3 Our tuition fee charges may differ from one programme of study to another and reflect the resources required to deliver that programme.
- 1.4 For Home students, if you **withdraw** within 14 days from your enrolment you will not have to pay us any tuition fees and we will refund any advance payment you have made. For Overseas fee payers, please refer to section 24 on refunds.
- 1.5 After 14 days all students will be liable for the following amounts of tuition fees in the event of withdrawal or interruption:

UEL Tuition Fee Liability Points

Undergraduate, including MArch Architecture (ARB/RIBA part 2), Integrated Masters and PGCE courses (September 2022 intake):

Fee liability	Term	Start	End	Liability Date
25%	Term 1	19.09.22	16.12.22	10.10.22
50%	Term 2	03.01.23	31.03.23	10.01.23
100%	Term 3	17.04.23	19.05.23	24.04.23

Postgraduate Taught, excluding MArch Architecture (ARB/RIBA part 2), Integrated Masters and PGCE courses (September 2022 intake):

Fee liability	Term	Start	End	Liability Date
50%	Term 1	19.09.22	16.12.22	10.10.22
100%	Term 2	03.01.23	31.03.23	06.02.23

- 1.6 You will be considered to have enrolled at the University if the following applies:
- ALL students – the generic start of term date has been reached or passed, 19/09/2022 for September starters, 09/01/2023 for January starters and 10/04/2023 for April starters. Cohorts with official programme start dates outside of these months will be assessed in line with this timescale. You will also need to have paid your tuition fees or made acceptable arrangements to do so as per the information given here AND
 - for NEW STUDENTS - you have verified your personal details, your programme of study and courses AND provided confirmation of your qualifications and identity that is acceptable to the University;

- for CONTINUING STUDENTS - you have verified your personal details, your programme of study and courses.

1.7 Please refer to Schedule 1 for 2022/23 tuition fee rates.

2. Student responsibilities

2.1 You must enrol for each successive year or other relevant part of your course at www.uel.ac.uk/direct no later than 14 days after your course start date.

If you do not complete enrolment by the deadline dates you will be withdrawn from your course. If you are withdrawn your student ID card will be de-activated and you will not be able to attend lectures, use the library, submit or sit assessments or take part in any other academically-related activity.

2.2 To meet the requirements of certain professional bodies, the University may be obligated to charge students a non-refundable deposit as a condition of the offer of a place. This information will be available at application stage.

2.3 **IMPORTANT: You are legally responsible for payment of your tuition fees yourself, whether or not you have an SLC loan or a sponsor. If your sponsor does not pay us, or you find out that you are not eligible for a SLC loan, or you lose your eligibility for an SLC loan at any time after your course starts you will have to pay your own fees for any period of study which is not been paid for by a sponsor or the SLC. This applies for all undergraduate and postgraduate fees.**

2.4 You are responsible for re-applying annually to the SLC or other student finance provider each year for your tuition fee loan. To find out how to do this go to <https://www.gov.uk/student-finance>.

3. Fee increases

3.1 If your tuition fees are not regulated by the UK Government the University may increase these each year. This normally applies to undergraduate Overseas fee payers and all postgraduate course fees. It is not anticipated that fees will increase by more than 5% each year.

4. Currency

4.1 You must pay your fees in pounds sterling (GBP, £). We will only publish fee information in alternative currencies where this is a regulatory requirement or is required by external bodies. Where we publish our fee rates in other currencies, we will use the rate applicable at the time the amount is calculated. All fees will be rounded down to the nearest pound sterling (GBP, £).

5. Payments and payment plans

5.1 Enrolment at UEL is the process whereby the University's registration process is completed in full and offer holders officially become students of UEL. Your payments / payment plans must be completed on or before the enrolment date for each academic year. Your payments are complete, and you can proceed to

conclude enrolment, when we have received payment of the cleared funds into our bank account.

- 5.2 The deadline to enrol is the 14th calendar day after the start date of a course and will be communicated to offer holders via an email invitation to enrol.
- 5.3 If you do not enrol by the date by which you are asked to enrol in your offer letter we may not issue your student ID card, or if you already have an ID card we will be entitled to de-activate it.
- 5.4 Payment in full, or an agreement to pay in instalments, during online enrolment is a prerequisite of enrolment. Any outstanding debts owing to the University must be cleared in full before commencement of the enrolment process.
- 5.5 Failure to complete enrolment by the enrolment deadline date may result in offer holders losing their place of study at UEL or continuing students being withdrawn from studies.
- 5.6 If you are late applying for SLC funding and you have not received an SLC financial notification letter by your enrolment deadline, we will classify you as a self-funding student. As long as you are eligible for SLC funding, we will refund your personal tuition fee payment after we receive payment from the SLC.
- 5.7 If you arrange a student loan that only covers part of your tuition fees, you are sponsored and your sponsor is only paying part of your fees, or you are on a scholarship that covers only part of your fees, you must pay us the balance before or during enrolment.
- 5.8 If we delay claiming payment from you of any fees which are payable personally by you until after enrolment you will still have to pay us when we ask, as long as we give you **14 days notice** of when to pay.
- 5.9 You may only re-enrol on a further year of study if you have paid tuition and bench fees for previous years in full.

6. Overseas Fee Student Assessment

- 6.1 With effect from January 2021, following the UK departure from the European Union, all new students from the EU enrolling to study in the UK from August 2021 will be classified as Overseas Fee Paying students. All EU students who are returning to continue their studies will be classified as Home students.
- 6.2 If you have received an offer that confirms you have been assessed as an Overseas student for fees purposes, you will be expected to pay that level of tuition fee. You can appeal against this assessment if you believe it is incorrect. Contact our Applicant Enquiries Team who can offer advice at study@uel.ac.uk or call +44 (0)20 8223 3333.
- 6.3 The Admissions Team is responsible for assessing your fee status. For further details on how we assess fee status please visit www.uel.ac.uk/study/fees-funding/fee-status-assessment. Tuition fee assessments are made in line with guidance from the UK Council for International Student Affairs (UKCISA) who can offer further guidance and information on whether you should pay home or international fees.

7. Full-time and part-time fees

7.1 Whether you are classified as a part-time or full-time student the amount of fees we charge you will depend on the number of credits that you will be taking.

7.2 Undergraduate students

7.2.1 If you are registered for more than 90 credits in one year of study you will be classified as a full-time student. If you are registered for fewer than 90 credits you will be classified as a part-time student.

7.2.2 If you are a full-time student your tuition fees will be the same whatever the number of credits for which you are registered.

7.2.3 If you are a part-time student your fee will be charged in proportion to the number of credits for which you are registered.

7.2.4 We will review part-time fees ten weeks after the start date for your course. The University may vary the modules after you enrol and will recalculate your fees and inform you of any increase or decrease. Students (or sponsors where applicable) will become immediately liable for any increases in tuition fees following any fee adjustments. We will refund any decrease in fees. Students' fees will be continually and regularly reviewed thereafter, and will be adjusted following any changes to credits registered. Adjustments may apply to fees charged in a previous term or academic year.

KEY: Undergraduate Loan – Student Loan Company (SLC), Student Finance England (SFE), Student Awards Agency for Scotland (SAAS), Student Finance Wales (SFW) and Student Finance Northern Ireland (SFNI)

7.2.5 You are eligible to apply for a tuition fee loan to cover all or part of your tuition fees. You will need to apply to Student Finance if you are a Home student resident in the UK, but please note:

- If you reside in England you will need to apply to Student Finance England
- If you reside in Scotland you will need to apply to Student Awards Agency for Scotland;
- if you reside in Wales you will need to apply to Student Finance Wales;
- if you reside in Northern Ireland you will need to apply to Student Finance Northern Ireland.

7.2.6 If you have had SLC/SFE/SAAS/SFW/SFNI funding for a previous course, or are repeating studies, you may not be eligible for SLC/SFE/SAAS/SFW/SFNI funding. If you have not received a final assessment from SLC/SFE/SAAS/SFW/SFNI confirming your funding, you should check your eligibility with SLC/SFE/SAAS/SFW/SFNI prior to enrolling. Unless you have confirmation from the SLC/SFE/SAAS/SFW/SFNI confirming your eligibility for funding you will be required to complete enrolment as a self-funding student and will be personally responsible for the payment of fees.

7.2.7 If you do not have SLC/SFE/SAAS/SFW/SFNI funding agreed for the current academic year and would like to discuss your eligibility for funding, please contact the Student Hub helpdesk, located at Docklands (East Building) and Stratford (University House) and ask to speak to a member of SMART (Student

Money Advice & Rights Team) who can discuss eligibility or related queries with you. Alternatively, you can call +44 (0)20 8223 4444 or visit myportal.uel.ac.uk.

7.3 Postgraduate students

7.3.1 If you are registered for 120 credits or more in a single year of study we will normally classify you as a full-time student.

7.3.2 We will charge you as a full-time student the annual tuition fee stated in Schedule 1 unless you take less credits than the standard total credit value for your course. Then we will adjust your fees for that year in proportion to the number of credits.

7.3.3 If you fail a module for a second time following reassessment and it is not possible for you to complete your course without retaking the module in full, we will charge an additional tuition fee equivalent to the credit value of the module you retake, whether you retake the module in person or study for it remotely. You can find out how to appeal by reading Part 7 of our Manual of General Regulations Appeals Against Academic Assessment Decisions at www.uel.ac.uk/about/governance/manual-general-regulations.

7.3.4 If you are registered for 60 credits or more in one term only and registered for no other credits for the rest of the year of study you will normally be classified as a full-time student.

7.3.5 If you are registered for 60 credits for all three academic years and for a 60-credit module in your final term we will classify you as a part-time student for your final term of study.

7.3.6 If you are registered for less than 120 credits in a single year of study you will normally be classified as a part-time student.

7.3.7 If you are on a Master's degree course and registered for 60 credits in the first year of study and registered for 120 credits in the second year of study you will be classified as a part-time student in both years of study.

7.3.8 Part-time postgraduate students' tuition fees are calculated at the start of each year of study using an expected credit load of 90 credits per year. Please note that in exceptional circumstances some courses' expected credit loads may differ from the standard credit load model.

7.3.9 Part-time postgraduate students' fees will be reviewed 40 weeks after the start date of the course. Where there is a difference between the expected credit load and number of credits registered after this 40-week period, a student's fees will be recalculated against the actual number of credits registered and adjusted accordingly. Students (or sponsors where applicable) will become immediately liable for any increases in tuition fees following any fee adjustments. Students' fees will be continually and regularly reviewed thereafter, and will be adjusted following any changes to credits registered. Adjustments may apply to fees charged in a previous term or academic year.

7.3.10 Postgraduate research students, or postgraduate students who are undertaking the research element of their course (including students on Professional Doctorate and Master of Research Courses), are charged a flat yearly fee. Part-time

research students are also charged a flat yearly fee which is calculated as a proportion of the corresponding full-time fee.

7.4 Additional fees

7.4.1 In addition to tuition fees for some courses we charge other fees which you must pay yourself unless you are a sponsored student and your sponsor is paying:

- bench fees. The amount depends on your course of study and is published in Schedule 1 – UEL Fees Schedule 2022-23;
- we will endeavour to ensure that field trip fees and other supplementary fees will be communicated to you in your admissions information and you will be expected to pay these before or during enrolment.

7.5 Postgraduate students part time study

7.5.1 While you are resident in the UK on a student visa you may only study on a part-time basis when this is permitted by your visa conditions and with our permission.

7.6 Postgraduate Loan (PGL) - Student Finance England (SFE)

7.6.1 You may be eligible for funding for postgraduate study from SFE if you are starting a master's degree on or after 1 August 2019. This would be in the form of a Postgraduate Master's Loan to help with course fees and living costs. Visit the Student Finance England website for further details.

7.6.2 This funding is not based on your or your family's income and it is paid directly to you. Applications are made directly through the [Student Finance England website](#).

7.6.3 In order to fully enrol and set up a payment plan with UEL based around your PGL payment schedule you must have applied for funding to SFE and received a Post Graduate Loan Summary confirming the agreed loan amount, your course details and expected payment schedule. If you have not already done so, you should immediately apply online at www.gov.uk/student-finance.

7.6.4 If you do not have PGL funding agreed for the current academic year and would like to discuss your eligibility for funding, please contact the Student Hub helpdesk, located at Docklands (East Building) and Stratford (University House) and ask to speak to a member of SMART (Student Money Advice & Rights Team) who can discuss eligibility or related queries with you. *Alternatively, you can call +44 (0)20 8223 4444 or visit myportal.uel.ac.uk.*

8. Sponsorships

8.1 If your fees are paid in full or in part by an employer, government agency or official body such as an international scholarship organisation you are a sponsored student. You must provide a letter from your sponsor when you enrol and submit details of your sponsor when you enrol.

8.2 If your course is longer than one year, you must provide a new letter each year when you re-enrol. The letter should confirm the address to which the invoice should

be sent, a contact name and the amount of the sponsorship. Until you send us this letter, we will treat you as self-funding. You are responsible for making sure that your sponsor pays their fees within when we invoice them.

- 8.3 If your sponsor pays your fees in full before the early payment deadline date, you will qualify for a fee reduction. We will only issue invoices for fees less the early payment discount after your sponsor pays and you have enrolled.
- 8.4 We will invoice your sponsor at the address you give us on enrolment and you are responsible for making sure that the details are correct and up to date.
- 8.5 We normally invoice sponsors with a 30 day payment deadline. If your sponsor cannot pay this quickly you must inform our Income & Credit Control Team before completing your enrolment. Contact details are available at www.uel.ac.uk/about/professional-services/estates-facilities/finance.
- 8.6 If you are a postgraduate student your sponsorship letter should include agreement to pay any additional fees (see section 7.4). If your sponsor does not pay the additional fees you will be responsible for paying them yourself.
- 8.7 We reserve the right to refuse a company or organisation as a fee sponsor. Where a sponsor is refused, you will be considered as self-financing for the payment of fees. Should you wish to appeal this decision either you or your sponsor may write to the University Secretary stating the reasons for your request. The University Secretary may be contacted via email at: J.Benson@uel.ac.uk The University's decision in respect of sponsorship will be final.

9. Scholarships

- 9.1 You must send your scholarship documents to the Income & Credit Control Team. Where the scholarship is paying only part of the fees, the student must pay the balance due before or at enrolment, according to the same arrangements that apply to self-funding students.

10. Norwegian/Swedish Student Loans

- 10.1 To complete your enrolment, you will be asked to upload proof of your student loan and details of the loan payment dates to the Income and Credit Control Team. Once received you will be contacted to arrange a suitable instalment agreement.

11. American Federal Student Aid

- 11.1 If you are a US student with a Federal student loan you must sign a payment plan to confirm that your fees will be paid in two equal instalments once you have sent us your award letter. If your loan does not cover your full fees then you will have to pay the balance yourself (see section 5.4).

12. Pre-sessional and short courses

- 12.1 After the first 14 days we do not offer refunds in any circumstances once you have started your course.

13. Condensed Courses

- 13.1 The fees payable for a condensed course programme / module will equate to the amount charged for the full-time programme / module. For example, should you complete a course within two years of study that would ordinarily require three years of study you will be required to pay a fee that equates to three years of study. Further advice can be provided on application.

14. Studying outside the UK

- 14.1 We do not offer fee reductions or refunds for periods of study outside the UK of less than a full academic year.
- 14.2 If you study abroad at another institution for one term only and study at UEL for the remaining term in the same year of study, you will be charged the full tuition fee.
- 14.3 If you study outside the UK for a full academic year, you will be charged a flat fee but this fee will depend on whether you are a Home student or an Overseas Fee Paying student.

15. Placements

- 15.1 Students who undertake a placement for a full year and undertake no other studies on their course in that year are charged a placement only fee. After the first 14 days placement fees are non-refundable.
- 15.2 Students who are registered for additional modules at the same time as their year-long placement module will be charged fees proportionate to the credit value of the additional module(s).
- 15.3 Where a placement forms part of a module(s) taken alongside other modules within the same year of study, the standard rules regarding tuition fee charges as outlined in section 5 of this policy will apply.
- 15.4 Placements must be approved in advance by UEL. Students undertaking placements without the approval of UEL will be considered to be intermitting and/or may be withdrawn from studies.

16. Apprentices

- 16.1 If you are an apprentice, you will not normally pay us any tuition fees while you work for the employer who was named on your application. If you change employers and your new employer does not take over as your apprentice employer and will not be paying your fees, you cannot normally stay on your course. If you switch to a different UEL course you will become responsible for paying your own fees with or without a student loan or other alternative source of funding. You must inform our apprenticeships team immediately if you change employers so that we do not charge your employer by mistake.

17. Transfers into UEL

- 17.1 If you transfer from another UK university during your studies, this policy will apply to you from when you start at UEL.

18. Fee reductions Multiple Awards/Entitlements

18.1 All fee reductions are awarded subject to terms and conditions. The University may reduce your fees for the following reasons:

-Early payment discount of 5%;

-the award of a Scholarship;

-you change your mode of study from full to part time and study less than 90 credits (for undergraduates) or 60 credits (for postgraduates);

-you become classified as a 'Home' student for tuition fee purposes after being classified as an 'Overseas' student.

There are terms and conditions attached to each of these discount facilities. These are available at:

- <https://www.uel.ac.uk/study/fees-funding/scholarships-bursaries/undergraduate-scholarships-bursaries>
- <https://www.uel.ac.uk/study/fees-funding/scholarships-bursaries/postgraduate-scholarships-bursaries>

18.2 We will award whichever reduction or scholarship gives you the greatest financial benefit. If you are eligible for an early payment discount you will also receive it. Where students may be awarded or entitled to more than one fee reduction per year, the award/entitlement that provides the highest reduction in fees will be applied to a student's account, and all other fee reductions will be disregarded (excluding the early payment discount which may still be applied).

18.3 Students may become ineligible for a fee reduction should they withdraw or intermit from studies, or be excluded or suspended, as determined by the terms and conditions of their awarded reduction. On this basis a fee reduction may be removed and the full tuition fee amount will be re-instated.

18.4 Where you are eligible to retain your fee reduction following a withdrawal, intermission, exclusion or suspension from UEL, then the fee reduction will be adjusted in line with the adjustments made to your tuition fees, as outlined in section 1 of this policy. For example, if your tuition fee is reduced by 50%, then your fee reduction will also be reduced by 50%.

18.5 Should any other fee reduction be considered by the University it will be in line with the policy that applies to the reduction or considered on a case by case basis.

18.6 The total amount of reductions and discounts we offer is capped at the level of your total tuition fees, whether or not they exceed the tuition fees you would be paying without the reductions.

19. Early payment discounts

19.1 If you pay your own fees we will discount your fees by 5% if you pay them in full by no later than 14 days before the start date for your course.

19.2 If you are awarded a scholarship or a bursary we will apply your discount to the balance of your fees after your bursary or scholarships has been applied (See also section 18 for information on multiple awards and entitlements).

19.3 Short courses including pre-sessional, pre-entry and summer schools are not

eligible for early payment discounts.

20. UEL staff bursaries

- 20.1 As an employee you may be eligible for a UEL staff bursary, which is a tuition fees reduction.
- 20.2 Your Head of School, Director of Service or other nominated budget holder must approve your bursary application, which you may apply for during the online enrolment process. You are strongly encouraged to seek the approval of their Head of School, Director of Service or other nominated budget holder before applying to study at UEL.
- 20.3 UEL staff bursaries are awarded on an annual basis and are valid for one year only, so you must reapply each year for multi-year courses.
- 20.4 If your budget holder / Dean of School / Director of Service refuses to authorise a UEL staff bursary for any reason, at any time, a student will be liable for the payment of any fees.

21. Deposits

- 21.1 Non-UK resident students who require a Tier 4 study visa must pay a fee deposit, as required, before a Confirmation of Acceptance for Studies (CAS) is issued. The University will determine the amount of deposit that should be paid
- 21.2 The deposit will be credited to your account and you will pay the rest of the fees in accordance with these terms and conditions.
- 21.3 We reserve the right to charge an administration fee in the event of you providing fraudulent or deceptive information in your application or you are not awarded a visa or fail immigration clearance because you previously breached immigration conditions, committed a criminal offence or included fraudulent or deceptive information in your visa application. The administration fee may need to take account of whether the University has incurred costs in anticipation of you undertaking studies here.
- 21.4 Deposits paid to the university are normally non-refundable, except in the following circumstances:
- you are subject to a refused UK student visa application and you meet the conditions set out in paragraph 22.5 below;
 - you do not meet the academic or other conditions of your offer;
 - you have extenuating circumstances which are accepted by the University; or
 - you require a Tier 4 visa and the University is unable to issue a Confirmation of Acceptance of Studies (CAS) to you.
- 21.5 Please note that deposits are held for a maximum of two years, during which time you are expected to register with the University. In the event that you defer study to a later academic session (within the two-year period), the deposit may be transferred to the new intake. After two years, the deposit will be non-transferrable and non-refundable and will be retained by the University.
- 21.6 If your application for a UK student visa is refused before you have registered with the University, your deposit (and any tuition fees paid in excess of this) will be refunded as long as:
- a) you have not yet started your programme of study; and

- b) your visa application was submitted after the deposit was paid and applies to the same academic year as your unconditional offer; and
- c) your visa application was made using an offer letter or CAS issued by the University; and d) you provide the University with a full copy of the visa refusal letter; and
- e) you have taken all reasonable steps to overturn the refusal decision; and
- f) the refusal was not the result of a foreseeable error on behalf of you or your agent; and
- g) the refusal did not result from fraudulent or misleading information submitted by you or your agent.

- 21.7 Please note that an administration charge of £250 to cover costs and expenses incurred by the University will be deducted from any refund issued by the University under paragraph 21.6.
- 21.8 If your visa is refused after you have registered with the University and commenced your programme of study, you will be considered as withdrawn from your programme.
- 21.9 If you do not meet the academic or other conditions (e.g. English language requirements) of your offer, your deposit will be refunded.
- 21.10 If you require a Tier 4 visa and the University is unable to issue a CAS to you, your deposit will be refunded, unless this is because you or your agent have withheld or provided misleading/ fraudulent information to the University.
- 21.11 Enquiries related to refunds before a CAS has been issued should follow the refund request process

22. Payment options

- 22.1 If you are paying your own fees then you can pay your fees in full or by instalments
- 22.2 If you are a UK resident or a returning international student you may sign up to an instalment plan at no additional charge. Payment will be made in three equal termly instalment or five equal monthly instalments and you must pay the first instalment using a debit or credit card online. You must then set up a recurring card payment schedule. This option will only be available up to the enrolment deadline date.
- 22.3 If you are a new Overseas Fee Paying student you must make the instalment payments set out in your offer letter.
- 22.4 You cannot complete your enrolment until you have a valid recurring card payment schedule in place.
- 22.5 If you pay by banker's draft and your bank returns your payment we will charge you a £25 fee to cover the costs of administration.
- 22.6 UEL retains the right to impose a late penalty charge of £12 for any fees not paid by the due date.

23. Failure to pay your fees

- 23.1 If you fail to pay your fees it is your personal responsibility to contact the Income and Credit Control team immediately. We will withhold any results, certificates of award or

transcripts for which you may be eligible until all outstanding tuition fees and where relevant, any accrued recovery costs, have been paid in full.

23.2 You can also contact our Student Money Advice and Rights Team (SMART) at www.uel.ac.uk/smart for advice on funding and hardship help.

23.3 If you fail to pay in accordance with the Tuition Fee terms and conditions:

23.1.1 You may not be allowed to enrol in further academic sessions until any outstanding tuition fees are paid in full

23.1.2 You will not be allowed to attend any graduation ceremonies

23.1.3 We will use external agencies to recover debts

23.1.4 We will charge you an administration fee of up to £12.00 if your instalment payment is not received by the agreed due date or your payment is returned or recalled by your bank and charges are incurred.

23.1.5 If you default on an instalment, we reserve the right to terminate an instalment / payment plan upon which the full account balance will become due.

23.1.6 If you withdraw or adjust your course, we reserve the right to terminate an instalment / payment plan

23.1.7 You may not have access to online academic material or use of campus academic facilities

24. Deferrals, study breaks (intermitting) and withdrawals

24.1 You may only claim a refund of your deposit or balance of tuition fees if you request your deferral within two weeks of your course start date. Ordinarily, if you **withdraw** within 14 days from your enrolment you will not have to pay us any fees and we will refund any advance payment you have made.

24.2 If you defer, take a break or withdraw due to extenuating circumstances, which are accepted by us, then you must provide appropriate documentary evidence to support any such claim [such as a medical certificate in the event of illness].

24.3 Your deposit or balance of tuition fees, or an element of it, will not be refunded if you are on a Tier 4 visa and you have entered the UK and do not take up studies at the University.

24.4 If you defer before travelling to the UK and your CAS is cancelled by UEL, we will credit your deposit or tuition fees paid in advance against fees charged should you enrol in the following academic year or at the next point of entry to the course.

24.5 Deferring your studies may adversely affect future funding, the total cost and length of your studies and/or have a negative impact on your continued study at UEL. For further advice in regards to financial implications following withdrawal or an intermission, please contact SMART on 0208 223 4444 or at myportal.uel.ac.uk.

25. Withdrawal and intermission

25.1 If you decide to withdraw or take a break from your studies (intermit) you should submit your request to myportal.uel.ac.uk as soon as you can to minimise the amount of fees you are required to pay.

25.2 If we withdraw you for non-attendance you will be expected to pay fees for studies undertaken up until your last recorded date of attendance or engagement at UEL and for any part of the course where provision for your studies has been made. This may also include the costs of administering your withdrawal if you have provided fraudulent or misleading information relating to your studies.

- 25.3 If you take a break from your studies, when you return to you will pay fees at the rate for the academic year when you re-start. For example, if you intermit in 2021/22 and return in 2022/23 you will pay fees at the 2022/23 academic year rate.
- 25.4 If you withdraw and apply for the same or a different course you will be classed as a new student for fees purposes.

26. Exclusion

- 26.1 You may be excluded from your course as a result of academic misconduct (under part 8 of UEL's Manual of General Regulations), student disciplinary (under part 12 of UEL's Manual of General Regulations) or due to outstanding tuition fee debt owed to UEL. For further information visit: www.uel.ac.uk/about/governance/manual-general-regulations
- 26.2 All students become liable to pay their full tuition fees as set out in the tables in paragraph 1.5.
- 26.3 If any outstanding tuition fee debts remain unpaid and you continue to be excluded from UEL for more than 12 months, you will be withdrawn from UEL.

27. Fee liability resulting from changes in study

- 27.1 If you withdraw, intermit or are suspended or excluded from studies we will calculate how much you owe us by using your last recorded date of attendance or engagement with UEL. The liability periods outlined in section 1 of this policy are used to calculate any payments due or to be refunded should a student withdraw, intermit or be suspended or excluded from studies.
- 27.2 If you have an SLC loan or pay your own fees our payment plans allow students to spread their fee payments.
- 27.3 If you have an instalment plan we will charge fees in accordance with the liability point at which you withdraw from your course.

Undergraduate students and MArch Architecture (ARB/RIBA part 2), Integrated Masters and PGCE students

- 27.4 If you have an SLC or SAAS award we will inform the SLC/SAAS and we will adjust your fees in line with their rules.

Undergraduate students

- 27.5 You will have to pay a percentage of your annual tuition fee where you engage in academic activities on or after the 'UEL Tuition Fee Liability Points' dates set out in the tables in paragraph 1.5. Teaching week and term dates are specified in UEL's academic calendar at www.uel.ac.uk/key-term-dates. Academic activities include attendance in classes, use of online learning materials, submission and participating in assessments and use of a student ID card.

PGCE students

- 27.6 Fee calculations for students on PGCE courses are based on the start date of a course, and students are charged no more than 100% of one annual tuition fee for the duration of the course, irrespective of intermission.

Postgraduate students (excluding MArch Architecture (ARB/RIBA part

2), Integrated Masters and PGCE students)

27.7 All postgraduate students (excluding students on MArch Architecture (ARB/RIBA part 2), Integrated Masters and PGCE courses) will be liable for the following amounts of tuition fees in the event of withdrawal, interruption, suspension or exclusion:

27.7.1 Full-time postgraduate students will be liable for a percentage of the annual tuition fees for a course where they attend or engage with studies on or after the 'UEL Tuition Fee Liability Points' dates set out in the tables in paragraph 1.5. Teaching week and term dates are specified in UEL's academic calendar at www.uel.ac.uk/key-term-dates.

27.7.2 Full-time postgraduate taught students who, after attending or engaging on or after the second fee liability point, are charged 100% of the annual tuition fee will not be entitled to any refund or reduction in tuition fee should they intermit or withdraw from studies prior to undertaking or completing their final dissertation or thesis module. This is due to the fact that provision for your studies has been made.

27.8 Exceptionally, full-time postgraduate taught students who return to studies to undertake their dissertation or thesis module (on the first attempt) within one year following their intermission or withdrawal will not be charged an additional tuition fee for the respective dissertation or thesis module. This does not apply to students retaking a module where the module was not passed at first assessment or reassessment, under which circumstances standard tuition fee charges will apply.

27.9 Any full-time postgraduate taught students returning to studies later than this one-year period following intermission or withdrawal will be charged tuition fees for all modules registered, including dissertation or thesis modules, at the rate for the academic year in which studies are resumed.

27.10 Should a full-time postgraduate student intermit from studies and be charged for modules not undertaken, their tuition fees will be retroactively adjusted upon their return to studies to reflect the actual number of module credits undertaken in the year the intermission took place.

Part-time postgraduate students

27.11 Part-time postgraduate students will be liable for the full cost of all modules attended or engaged with on or after the first 'UEL Tuition Fee Liability Points' set out in the tables in paragraph 1.5 for the term or terms in which the modules were undertaken. Teaching week and term dates are specified in UEL's academic calendar at www.uel.ac.uk/key-term-dates.

28. Refunds

General

28.1 UEL is committed to the fair and transparent application of fees and charges, including the processing of refunds as follows. You are entitled to request for a refund for the following reasons:

- overpayment of your tuition fees,
- withdrawal from the programme,
- being funded by SLC or a sponsor
- visa rejection
- not being issued with Confirmation of Acceptance for Studies (CAS)

- 28.2 Your entitlement to a refund will depend on a number of factors:
- The date which the change in your study commenced,
 - Whether you have any outstanding debts with UEL - the amount owed will be deducted from the refund,
 - The date when your payment was received does not exceed 6 years,
 - If you have a Tier 4 visa your refund will only be processed once you have confirmed you have returned to your country of origin and provided proof of your return within six months (from the start of the term if you have not enrolled, or from the last date of Engagement as confirmed by your School), failing which, you will forfeit all monies paid to us and these will not be refunded irrespective of whether an application is made.
- 28.3 If you are entitled to a refund, the refund will be:
- Processed within 8 weeks (under current circumstances) of receipt of a correctly completed form (subject to authorisation by UEL) and in accordance with the statutory right to cancel your registration with us within 14 calendar days from the day after you complete your initial registration or 14 calendar days from the day after the start of term;
 - Made to the original payer;
 - Made to the country from which the payment originated;
 - Paid back to the original debit/credit card used to make the original payment (except when the original payment was made via PayPal);
 - Paid to the original payer's bank details provided when the original payment was made via PayPal (please note that we will not be responsible for any exchange rate differences or service charges that may arise);
 - Made in Pounds Sterling and UEL is not responsible for any fluctuation in exchange rates and bank charges, and;
 - Refunds cannot be made by cheque or in cash.
- 28.4 Refund requests which are based on extenuating circumstances must be accompanied by documentary evidence, such as a medical or death certificate, or a refusal notice issued by the UK immigration authorities. If the request is due to a transfer, a letter confirming acceptance to another UK university must be submitted.
- 28.5 In accordance with UK anti-money laundering laws, payments made by anyone other than the student cannot be refunded to the student, but must be returned to the original payer, except in the case of payments made by cash or banker's draft, in which case the refund will be made by bank transfer. If payment was split between more than one payer, any refund will be made in the same proportion as the original split. In the case of a student transferring to another UK university, the refund may be paid directly to the new institution.
- 28.6 Self-funded students are reminded that payments received by BACS will take longer to be received than those from Flywire.

Compensation

- 28.7 Any compensation that the University may consider awarding for losses that have been incurred which could be foreseen as a result of non-compliance by us with our obligations to you will be dealt with on a case-by-case basis. This will depend upon:
- i. The particular circumstances of the matter;
 - ii. the nature and reasonableness of the loss which you have incurred (for example, as relevant, additional costs such as reasonable travel costs or

- reasonable costs associated with your transfer to another programme of study or provider or in connection with a bursary);
 - iii. the context in which the loss arises (for example, a complaint made by a student that UEL has not complied with its obligations under the contract or the implementation by UEL of its student protection plan in circumstances where UEL is no longer able to preserve continuation of the student's study);
 - iv. your financial standing at the University as well as your entitlement to access services for which you have not paid as required by your terms and conditions.
- 28.8 You will be required to submit written evidence in support of a request for financial redress. This should be submitted to an information point in the first instance.
- 28.9 The University will consider compensation only where there has been a breach of its obligations to you that have not been remedied by other means to ensure continuity of study. It is anticipated that if the University identifies any material failure in the delivery of its services where a remedy has not been identified, an offer of financial compensation will be made to the student(s) affected without the need to make a claim.
- 28.10 The University would not usually expect to compensate you where:
 - i. We have been able to remedy the breach of obligation in such a way as to mitigate the impact of the breach and therefore to preserve your continuity of study;
 - ii. there has been a change in location – in the unlikely event that the University needs to change the location of your programme it will take all reasonable steps to maintain our delivery in the same general area or, if this is not possible, another suitable location.
- 28.11 There may be circumstances where the University is required to make a material change to your programme and, in such cases, you will be given details of the changes and how it affects you as per the Terms and Conditions. If necessary, the University will explore with you options for transferring to another programme or institution. Changes to your programme will be made only in accordance with your student contract and/or in accordance with our Student Protection plan.
- 28.12 In order for the University to determine if a refund or compensation is the most appropriate way to address any material failure to deliver the appropriate learning opportunities to you it will consider:
 - i. The basis for your request – such as loss of teaching time or material impact on learning outcomes and prospects;
 - ii. the individual facts of your circumstances and your case.
- 28.13 The decision as to whether a refund shall be granted will be determined by the Dean of the relevant School, or equivalent academic area, and agreed with the Director of Finance or his/her nominee. All decisions will need to be ratified by a Pro-Vice Chancellor.
- 28.14 Any appeal against a decision determined under section 27.13 will be referred to Stage 3 of the Complaints Procedure. Should the appeal not be upheld then a Completion of Procedures Letter (COP) will be issued.
- 28.15 The University will inform you in writing what the outcome is within 15 working days of the decision to make payment.

28.16 Students will not have to take separate action to request a refund or compensation where this has been a part of other discussions through other processes such as:

- Maternity and Pregnancy
- Complaints
- Fitness to study
- Conduct
- Professional suitability

In these cases, the teams responsible have the authority to make a recommendation to the Director of Finance and University Secretary about a refund or compensation confirming that they have verified the necessary evidence to inform the outcome. This is intended to minimise the need to share, in the cases of the processes above, sensitive information more widely than necessary.

29. Sharing information

29.1 If you fall behind with your payments we may share information about you and your debt to our debt collection agents.

29.2 We include personal information about students who receive SLC loans in our annual report to the SLC.

30. Complaints

30.1 If you are not satisfied with a decision taken regarding the fees you have been charged, the arrangements for payment, refunds or any sanctions imposed for non-payment, you may submit a complaint following the Complaints Procedures available at www.uel.ac.uk/about/governance/student-complaint-procedure.

31. Useful contacts

31.1 Please contact the Hub for advice, support and information:

The Hub
Docklands and Stratford Campus London
Telephone: +44(0)20 8223 4444
Web: myportal.uel.ac.uk
Monday to Friday, 9.00 am to 5.00pm during term time

31.2 If you have questions about payment, payment deadlines and instalment agreements, please contact:

Income and Credit Control Office
Finance Department
Telephone: +44(0)20 8223 7333
Email: creditcontrol@uel.ac.uk
Monday to Friday, 9.00 am to 5.00 pm

32. Meaning of words used in this policy

Associate students	Students who study at UEL for a period of time, usually for one term, but whose home or base institution and awarding body is not UEL
Bursary	A sum of money awarded to a student to enable them to study based on financial criteria or progress. A bursary does not have to be repaid.
Confirmation of Acceptance for Studies (CAS)	Confirmation of Acceptance for Studies (CAS) issued to international applicants and current international students who have fulfilled the necessary requirements for a Tier 4 student visa. CAS reference number is required for student visa purposes.
Completion of Procedures Letter (COP)	A Completion of Procedures Letter is a letter which the University sends to a student when they have reached the end of the internal processes, whenever there is no further avenue for the student internally.
Credit load	The total number of credits that a student is expected to be registered for or actually registered for over the course of an academic year or session. Credit loads are derived from the number and credit-worth of modules.
Deferral	Postponing your place until the next intake point.
Distance Learning Programme	Study that requires no attendance at the UEL campuses. Students will study from a location of their choice and liaise with tutors and peers online.
Early Payment Discount	A discount applied when the tuition fee is paid in full by the deadline date and applicable if students are self-financing, paying all or part of their tuition fees, or, a fee sponsor is paying all or part of a student's tuition fees.
Engagement	Engagement activities would include attendance in classes, use of online learning materials, submission or partaking of assessments and use of a campus access card
Fee Sponsor	An organisation or company that that has agreed to pay your tuition fees (or part of them).
Fee Status	Can be either Home or Overseas and refers to the level of fee a student pays for their course.
Home Office	The government department dealing with visa and immigration matters.
Instalment plan	The agreed facility to pay fees in five instalments arranged at enrolment.
Intermission	Taking an agreed period of time out of study.
Scholarship	An award of funding based on a student's prior academic achievements and/or potential. It is paid as a deduction of tuition fees and does not have to be repaid.
Self-funding	A self-financing student is a student who pays their own tuition fees and their tuition fees are not being paid by a sponsor or funding body.

Student Awards Agency for Scotland (SAAS)	An agency of the Scottish government giving financial support to eligible students doing a course of higher education in the UK.
Student Loans Company (SLC)	A not for profit company in the UK that provides financial support to students in universities and colleges in the UK.
Student Finance	For the purpose of this document Student Finance England, Wales or Northern Ireland will be referred to as the Student Loans Company (SLC).
UEL Direct	The platform on which UEL students can access their online student accounts.
UK Student (Home)	Typically, a British citizen or a person who has the right to live in the UK without restriction and has been living here for 3 years prior to starting the course. Eligible to apply for full SFE funding.