

General Terms and Conditions 2027–28

Scope

1. These terms and conditions ("**Terms**") apply to programmes of study or research ("**the programme**" or "**your programme**") delivered by Queen Mary University of London ('**Queen Mary**', '**we**', '**us**', '**our**'). Undergraduate programmes in clinical medicine delivered in Malta are governed by separate terms and conditions. These Terms, and associated codes of practice, policies, and regulations, form the basis of our Contract with you.

Definitions

" Additional Costs "	means costs that are not included in your university fees. Examples and more details are at section 63 ;
" Cancellation Period "	means the period in which you can cancel your agreement with us for any reason. More detail is at section 9 ;
" Codes, Policies, and Regulations "	means our codes of practice, policies, and regulations which are accessible via our policy webpage ¹ or as otherwise made available to you.
" Contract "	means the legally binding contract between you and us. More detail about what is included in the Contract is included in section 4 ;
" Force Majeure Event "	means an event that is outside of our control that impacts our ability to deliver your programme. More details and examples are at section 84 ;
" Offer " or " offer "	means the offer of a place on a programme made by Queen Mary to you, including any conditions associated with that offer;
" Semester "	means a semester of the academic year as set out in the Queen Mary Academic Calendar, available at https://www.qmul.ac.uk/about/calendar/ . The specific start and end dates for each semester are published annually in the Academic Calendar;

¹ <https://www.qmul.ac.uk/governance-and-legal-services/policy/>

General

2. **All parts of these Terms and referenced documents are important and should be read carefully. However, please especially note:**
 - a. These Terms include some of the key points found in the Codes, Policies, and Regulations, but cannot include all points and details. Before accepting any offer of a place on a programme, enrolling, or re-enrolling each year, you should carefully read these Terms and all Codes, Policies, and Regulations as these documents cover many important aspects of your time with us, including payment obligations, conduct requirements, and academic requirements. If you have any questions about them, we recommend that you contact the Student Enquiry Centre via AskQM.
 - b. We will not consider the provision of refunds or compensation where the mode of delivery of your programme reasonably needs to be changed from in-person to remote or blended learning in response to circumstances outside of our control.
 - c. Throughout your studies at Queen Mary you will need to cover the cost of your general living expenses, such as the cost of your accommodation, food etc. Our [Advice and Counselling Service](#) can offer you advice on planning a budget and managing your money.
3. Studying at Queen Mary requires commitment from you and from us. These Terms set out what you can expect from us, what we expect from you, and what happens if things change, or go wrong. If you live in Queen Mary residences, that will be governed by a separate licence agreement between yourself and us.
4. When you accept an Offer with us, a legally binding Contract is formed between you and us (the “**Contract**”) and by accepting the offer you are also agreeing to these Terms in full, your programme as described to you at that time, and our Codes, Policies, and Regulations.² The Contract covers, among other things, payment of fees, attendance at classes, submission of work, attendance at examinations, student discipline, complaints procedures, and freedom of speech and equal opportunities policies.
5. We update Codes, Policies, Regulations, on a regular basis, normally at the start of every academic year. It may sometimes be reasonably necessary for us to make changes during an academic year, including to comply with laws/ regulations, respond to changing circumstances, or to reflect best practice. Such changes are generally either have a minor impact on students, or are made in students’ interest (or both). Our Terms may be updated if needed to comply with changes to the law.
6. For any updates, whether to Codes, Policies, Regulations or to these Terms, we will take all reasonable steps to minimise disruption to students wherever reasonably possible. We will also notify you of any changes as soon as reasonably practicable, and take reasonable steps to notify you about any significant changes before they come into effect.
7. Further details about changes to programmes that will impact your course content can be found at **sections 18 - 36**.

² Available at <https://www.qmul.ac.uk/governance-and-legal-services/policy/>, or as otherwise made available to you.

Your right to cancel

8. These sections apply to cancelling your Contract within 14 days of accepting your Offer. If you want to cancel or withdraw after that 14 days, please see **sections 13 to 17**.
9. Your legally binding Contract is formed once you accept our offer. If you change your mind, you have the right to let us know and cancel the Contract within 14 days of acceptance, for any reason. That 14 days (the **Cancellation Period**) is:
 - a. for applicants applying to us through UCAS, 14 days from the date that you accepted the offer as your Firm or Insurance choice in UCAS Track; or
 - b. for applicants applying directly to Queen Mary, 14 days from the date when you accepted your offer in your applicant portal.
10. The easiest way to contact us is via your applicant portal. Alternatively, you can send an email to: admissions@qmul.ac.uk or use the Model Cancellation Form (available in Appendix 1 of these Terms).
11. If you cancel your Contract within the Cancellation Period, the offer will be withdrawn, and you will have no further obligations under the Contract. You will be entitled to a full refund of any University fees, any deposit paid, and any VAT or equivalent sales tax. We will issue the refund as soon as we can, and in any event no later than 21 days after the day on which you inform us of your decision to cancel the Contract. We will make the reimbursement using the same means of payment as you used for the initial transaction, unless expressly agreed otherwise.
12. If your programme is due to begin within the Cancellation Period (for example if you have applied through UCAS or clearing) then, by accepting your offer, you are expressly agreeing that the programme should begin within the Cancellation Period. If you then decide to withdraw from your programme during the Cancellation Period, you may be liable to pay a proportion of your university fees and any applicable sales tax based on the number of days of your programme that you have attended.

Your right to withdraw

13. You can withdraw from your programme at any time. Withdrawing during the Cancellation Period is dealt with in the part “**Your right to cancel**”, above. If you interrupt or withdraw after the Cancellation Period, we may not refund deposit payments received from you (though see **section 54** for full details). Depending on when you withdraw (especially if it is after enrolment) you may be obliged to pay a proportion of your university fees.
14. Full details of fee liability in the event of withdrawal or interruption, including the position for Postgraduate Research students, is included in the [University fee regulations](#).
15. If you withdraw from your programme and you are funded by the Student Loans Company, the University fees that you have incurred for an academic year which has not ended will be calculated in accordance with the Student Loans Company guidelines.
16. To tell us that you are withdrawing from your programme, please contact the Student Support Officer in your school and complete a withdrawal form which can be found on MySIS.

17. If you withdraw from your programme, you may be entitled to an exit award or transcript depending on your academic progress and attainment and your programme regulations. You will also have to leave any University owned accommodation within the time set out in your accommodation agreement. Where relevant, we will notify UKVI, the Student Loans Company, and any funder or sponsor.

Changes to programmes

18. Once you have accepted your offer, we will use all reasonable endeavours to deliver your programme in accordance with the description provided to you by us at the point that you accept your offer. For up-to-date descriptions of your programme, visit: [Undergraduate³](#); [Taught Postgraduate⁴](#); or [Research Postgraduate⁵](#).
19. However, it is important to understand that there are circumstances in which we may subsequently need to make changes to aspects of your programme. Due to the time period between the publication of programme information and associated marketing materials and the start of the programme, circumstances may arise where we are required to make changes to your programme. Examples of changes include (but are not limited to) changes to the content, syllabus, and structure of the programme, and changes to the location of the programme. Examples of where changes may be made or required are (without limitation):
- a. where changes are in students' overall interests, for example because of developments in teaching practice or technology, or new assessment methods,
 - b. where a Force Majeure Event, a campus redevelopment or restructuring of Queen Mary means that teaching locations change to a different site;
 - c. where regulatory or government requirements mean that changes must be made to ensure compliance, including changes to a professional body's requirements or changes to immigration rules or other laws or regulations;
 - d. where a key member of staff is no longer available (for example through illness or resignation) and suitable alternative teaching or supervision arrangements are provided;
 - e. where we decide for academic or operational reasons to revise the core, compulsory or optional modules that are available on your programme;
 - f. changes to the timing of assessments or methods of assessment;
 - g. changes to or the replacement or withdrawal of placements, field trips, or other in-programme activities;
 - h. due to a Force Majeure Event (as set out in **section 84** below), it may sometimes be necessary to vary the content of the programme or educational services provided to you; or
 - i. in response to student feedback or developments in academic research, in order to enhance the quality of the programme.
20. If we sponsor you under a student visa, programme changes may have an impact on your sponsorship, and we will provide you with further information. If you wish to change your programme, you should speak to us before taking any action.
21. In each case our approach is to take reasonable steps to mitigate the impact of any change so that you are able to complete your programme as intended. You must also take reasonable steps to

³ <https://www.qmul.ac.uk/undergraduate/coursefinder/?searchStudioQuery=&isGrid=false&facets=&orderBy=&start=0&model=coursefinder-ug>

⁴ <https://www.qmul.ac.uk/postgraduate/taught/coursefinder/?searchStudioQuery=&isGrid=false&facets=&orderBy=&start=0&model=coursefinder-pg>

⁵ <https://www.qmul.ac.uk/postgraduate/research/applying-for-a-phd/>

mitigate any negative impact that the changes cause you. We will inform you of any changes as soon as we are able to, and you must engage with us to discuss the change and any concerns that you might have. In the event that you are reasonably unable to accept the change, or an alternative that we have recommended for you, you will be able to seek redress through our Student Complaints Policy. Students who wish to withdraw from their programme as a result of a change will be supported in terms of next steps, and may no longer be liable for the remainder of their tuition fees in line with the University Fee Regulations.

22. We are committed to providing appropriately qualified staff to teach our programmes, but do not commit to ensuring that any individual will teach on any given programme. Where members of staff leave Queen Mary, take leave or otherwise become unavailable to teach then they will be replaced by either existing or new staff appointed by us.
23. Our programmes may be delivered: on campus through face to face teaching; online using distance learning methods; or using a blended approach of on campus and online delivery. The method of delivery for your programme will be stated on our webpages. If the University has to change the method of delivery of your programme during an academic year, this may constitute a change to your programme.
24. Once we have made you an offer of a place on a programme, we will only suspend or withdraw that programme in exceptional circumstances. These could include, for example, the departure of a key member of academic staff where suitable alternative teaching or supervision arrangements cannot be provided, unforeseen legal restrictions, or unexpected circumstances that render essential facilities unavailable. We may also suspend a programme where the demand from applicants makes it unviable to run. If we have to suspend or withdraw a programme for applicants for any reason, we will aim to inform you at least six weeks before the published start date and we will make reasonable efforts to offer a suitable alternative.
25. When we make you an offer to study at Queen Mary, it is for the programme specified in our offer communication to you. We will consider requests to change your programme only if places are available and you have met the published entry requirements for the intended programme, and only then on an exceptional basis.

Closure of programmes

26. Once you have accepted your offer, whilst we will use all reasonable efforts to deliver your programme in accordance with the Contract, circumstances may arise where we are required to close your programme. Examples of where programme closure may be made or required are (without limitation):
 - a. where a key member of staff is no longer available (e.g. through illness or resignation) and suitable alternative teaching or supervision arrangements cannot be provided. This might be where the member of staff concerned has a particular specialism which cannot be adequately covered by other members of Queen Mary staff, or by other resources (e.g. temporary staff) that we would normally engage in such circumstances;
 - b. where a Force Majeure Event, campus redevelopment or restructuring of Queen Mary means that a teaching location becomes unavailable; or

- c. there are an insufficient number of students enrolled on the programme, meaning the continued running of the programme is financially unviable and/or would lead to an unacceptable student experience.
27. If we cancel a programme prior to your enrolment, we will endeavour to provide you with at least six weeks' notice in writing and seek to offer you a suitable alternative programme for which you are qualified (at no additional cost to you).
28. Any programme and/or refund application in relation to a programme closure would be considered in accordance with our Refund and Compensation Policy.

Consequences of changes to programmes or closure of programmes

Changes to programmes before enrolment

29. If we have to change your programme, we will use reasonable efforts to ensure that changes are kept to a minimum. However, if we need to make any substantial changes to your programme (as against the commitments made in your Offer and as reasonably determined by us) before you enrol at Queen Mary, we shall bring the changes to your attention as soon as possible. If you no longer wish to continue on the amended programme, you may either:
- a. terminate the Contract and/or withdraw your application for the programme without any liability to us for University fees and with Queen Mary issuing you with a full refund of any and all University fees, deposit and any applicable sales tax you have paid; or
 - b. transfer to another programme (if any) as may be offered by us for which you are qualified.

Changes to programmes or closure of programmes post enrolment

30. Where changes or a programme closure are proposed or have to be made for the reasons outlined at **sections 19 - 25** above, we will take all reasonable steps to minimise disruption to students (including where your programme is closed and we are unable to complete delivery of your programme, using reasonable efforts to, with your consent, transfer you to a new programme: (i) at Queen Mary for which you are qualified; or (ii) at an alternative higher education provider).
31. In the case of minor changes as reasonably determined by us (for example, changing a module from compulsory to optional, changes to module titles or minor variations to module content), we will use reasonable efforts to keep such changes to a minimum and to keep you informed appropriately, for example by email or via notifications on the intranet.
32. In the case of substantial changes as reasonably determined by us, before implementing any such change, we will (where possible and appropriate) consult with students to seek their views on the changes/proposals and any potential alternatives or steps to minimise the impact on students.

Changes to the availability of optional modules, or changes which are to students' benefit will not normally be "substantial".

33. If we make substantial changes to your programme (as against the commitments made in your offer and as reasonably determined by us) after you have enrolled, we will take reasonable steps to notify you. If you are unhappy with the changes such that you no longer wish to continue to study on your programme, you must notify us of this in writing, following which we may offer you a suitable alternative. Any such alternative will depend on your individual circumstances, as well as availability and entry requirements for the alternative programme.
34. If you agree to transfer to an alternative programme as may be offered to you by us (and for which you have the requisite qualifications), you will only be liable to pay the lower of the total University fees for the original programme, or the alternative programme, and we will reimburse you if there is any difference in the total University fees.
35. If you are unhappy with the alternative programme we offer you or we are unable to offer you a suitable alternative programme, you may end your Contract with immediate effect in accordance with **section 16**.
36. You should consider your options carefully before terminating your Contract. You may for example want to contact other institutions about whether you might be able to complete your programme with them. You may also want to consider other matters such as accommodation and travel costs.

Our Admissions Policy

37. Queen Mary's admissions policy is available for you to download on our [policy webpage](#). The policy governs the admission of students to undergraduate, taught postgraduate and research programmes, with the exception of undergraduate programmes in Medicine and Dentistry.

Admission of students under the age of 18

38. You can find a specific policy governing the admission of students who will be under the age of 18 when they join Queen Mary on our [policy webpage](#).

Admission of disabled students

39. Our [Disability and Dyslexia service](#)⁶ provides support from application to graduation. You are encouraged to contact the team as soon as possible to discuss any needs you may have to support you throughout your time with us.

Appeals and complaints

40. If you are unhappy about a decision under our admissions policy, we encourage you to request an explanation or feedback to try and resolve the matter informally. If informal resolution is unsuccessful, you can make a formal appeal or complaint, using the Admissions Appeals and Complaints Policy, which you can find on our [policy webpage](#).

⁶ <https://www.qmul.ac.uk/disability-and-dyslexia-service/>

Deferrals

41. Deferred applications are applications for admission the year after the application is made. We accept deferred applications for the majority of undergraduate subject areas, and will usually consider requests from undergraduate applicants to defer after an application has been submitted.
42. Applications for deferred entry are considered under the conditions for entry in the UCAS application year in which they are submitted, and applicants must satisfy these conditions by the end of that application year.
43. Further information on deferrals is available in our admissions policy. Note that if you defer your students, this may have fee implications. See **section 53** and the university fee regulations for more information.

Declaration of criminal convictions

44. If programmes are specified as subject to a satisfactory Disclosure and Barring Service (DBS) check, we will ask you to declare any spent or unspent criminal convictions at the point of application.
45. For all other programmes, you are required to inform the Queen Mary admissions team of any relevant unspent criminal convictions when you decide to accept our offer of a place. You will also need to inform Queen Mary of any relevant criminal matters throughout your time at Queen Mary, in line with our academic regulations and declaration of criminal conviction and proceedings policy.
46. You can find more details about our policy on criminal convictions and proceedings, including the circumstances when declarations must be declared, on our [policy webpage](#).

Immigration compliance: Student visas

47. In accordance with UK Government (Home Office) policy, students who are not UK or Irish nationals who meet relevant residency requirements, or who do not have settled status in the UK, may be required to obtain a visa to enter the UK and study at Queen Mary. We take reasonable steps to ensure offers are only made to students who we expect to be eligible for a student visa. However, we reserve the right to withdraw an offer where there is information to indicate that a student will not be in a position to obtain the appropriate student visa.
48. If Queen Mary sponsors you under the student visa route, you agree to comply with the conditions of your stay in the UK and you agree to make relevant notifications to Queen Mary as appropriate. Queen Mary complies with the United Kingdom Visas and Immigration's (UKVI) rules for Sponsor Licence holders and is required to provide UKVI with information about students it sponsors, including failure to register on the nominated programme, failure to attend classes without permission, or any concerns about students working illegally in the UK or who are otherwise breaching their conditions of stay. You agree to Queen Mary providing UKVI with any information required pursuant to Queen Mary's status as a Sponsor Licence holder, or as otherwise requested by UKVI or any other government organisation in relation to UK immigration control. You must inform Queen Mary immediately if there are any changes to your personal details or immigration status at any time before enrolment, and throughout your programme of study. Detailed information about UK immigration policy is provided by [Queen Mary's Advice and Counselling Service](#).⁷

⁷ <https://www.qmul.ac.uk/welfare/visas-international-advice/>

University fees

49. 'University fees' have previously been called 'tuition fees' and references to 'tuition fees' may still be found in other documents. While key points on university fees are included here, full detail and provisions are set out in the university fee regulations.
50. The amount of your tuition fees will be set out in your offer. Many programmes last several years, and we you should expect that university fees will increase each year, to: reflect the actual or reasonably anticipated changes in costs of delivering your programme; improve the educational services we provide to you; or due to changes in government policy or regulation. Our university fees are published in our online course finder: [Undergraduate](#); [Taught Postgraduate](#); [Research Postgraduate](#).
51. A University fee increase for a returning or continuing student will not exceed:
- a. for Home students whose courses are subject to regulated or capped University fees: the maximum tuition fee cap imposed by the Government from time to time, which the Government has indicated will rise with inflation (and it is anticipated the measure of inflation used will be RPIX or the RPI All Items Excl. Mortgage Interest); and
 - b. for postgraduate or International students: the increase will not exceed 10% of the previous year's University fees, plus any Government Taxes or Levies (see below).
52. Where university fees are increased, we aim to give reasonable notice. In particular, we aim to give at least three months' written notice before the start of the academic year from which the fee increase is intended to apply.
53. If you accept an offer of a place with a start date deferred to the next academic year, the University fee relevant to the academic year in which you are studying will apply to you. If we notify you that your university fees will be increasing and you are unhappy with the increase, you can choose to withdraw from your programme in accordance with **sections 13 - 17**. If you withdraw: you will not incur fees for subsequent academic years; your Contract with us will terminate; and you will remain liable for any fees incurred in the current and previous academic years in line with the University Fee Regulations.

Deposits

54. We may require you to [pay a deposit](#) towards your University fee during the application process.⁸ The amount of any deposit you must pay and the date for payment are set out in your offer. Your deposit will be deducted from the first instalment of fees that you are due to pay. Deposits are non-refundable except as required by law, or in the circumstances set out in our [university fee regulations](#).
55. Rules relating to the payment of university fees and deposits are set out in our [University fee regulations](#). We encourage all applicants and students to print a copy of the current university fee regulations for their records.

Making payment

56. It is your responsibility to pay your tuition fees in accordance with the payment terms set out in the Offer, these Terms, and our University fee regulations.

⁸ <https://www.qmul.ac.uk/postgraduate/taught/tuitionfees/deposits/>

57. All payments must be made using one of our advertised payment methods which can be found here: <https://www.qmul.ac.uk/tuitionfees/howtopay/>.
58. You are required to ensure full awareness and understanding of the specific sources of funding for your tuition fees
59. The payment terms for self-funded students and those sponsored by third parties, excluding the Student Loans Company, are detailed in the [University Fee Regulations](#). You are personally responsible for your university fees and any additional costs, regardless of whether they are paid by another party (such as a sponsor or parent) or if you mistakenly assume eligibility for a student loan.
60. It is important that you read the [University fee regulations](#), which include details of your and our rights and obligations in relation to university fees and any Additional Costs, and what it means for you if you don't pay.

Non-payment or late payment of university fees

61. In the case of non-payment of university fees, we will send you a written notification requesting that you make payment by a specified date. If you fail to pay by that date, there may be serious consequences, including termination of your studies, or not being issued with a certificate and not being allowed to attend your graduation.
62. We reserve the right to take steps to recover unpaid fees in accordance with our legal rights and remedies.

Additional costs

63. University fees cover the cost of teaching and supervision, provision of facilities, and your membership of the Students' Union. In addition to your University fees, you may incur additional expenditure ("**Additional Costs**"). Examples of Additional Costs include:
- a. **Recommended equipment** to support individual study (e.g. laptops or laboratory coats).
 - b. **Books:** Our library services hold over 490,000 books. All core texts are held in stock, and many books and the majority of journal articles are also available electronically through the library services at no additional cost. However, you may be advised to buy core textbooks or other publications. Depending on your programme, this could cost over £300 a year. Please contact your academic school for an estimate of these costs.
 - c. **Fieldtrips and study abroad:** a large number of our programmes include periods of study or work away from campus. These range from visits to local museums, to longer periods of fieldwork in the UK or abroad, to a semester or academic year spent overseas. While the cost of tuition provided during these study periods is covered by your university fee, you are likely to need to pay additional expenses, including the cost of travel (in full or in part), your living expenses (e.g. accommodation costs), and the cost of any specialist equipment or clothing that you need.
64. More information, including indicative costs, where possible, will be found on the online programme descriptions. You can also contact your academic school or institute for an estimate of these costs: [Undergraduate](#); [Taught Postgraduate](#); or [Research Postgraduate](#).

65. Students undertaking postgraduate research programmes may be liable for an additional charge to cover costs associated with their research project. This charge will be detailed in your offer communications and will be in addition to the standard university fee.
66. Throughout your studies at Queen Mary you will need to cover the cost of your general living expenses, such as the cost of your accommodation, food etc. Our [Advice and Counselling Service](#) can offer you advice on planning a budget and managing your money.

Your fee status

67. All students attending university in the United Kingdom are assessed as either 'home' or 'overseas' for the purposes of tuition fee liability. There can be considerable differences between the 'home' and 'overseas' fee rates, so it is important that we make an accurate assessment. In most cases, we can make our assessment on the basis of information contained in your application. If this is not possible, we will ask you to complete a Fee Status Assessment Questionnaire.
68. We undertake fee liability assessments strictly in accordance with UK legislation and in line with guidance from the [UK Council for International Student Affairs](#) (UKCISA).⁹
69. You may also find this [Queen Mary guidance](#) on money helpful.¹⁰
70. Your fee status will be assessed before the start of your studies, normally before we make you an offer, and you will be required to accept your fee status during the enrolment process. This fee status will normally apply for the duration of your programme. The limited circumstances in which fee status may change during your programme are described in UKCISA guidelines. We reserve the right to re-assess and amend your fee status if we receive new information after your initial fee status assessment.
71. If you believe your fee status has been assessed incorrectly, you should request a review from the Admissions Office, by e-mail to: adm-mgrs@qmul.ac.uk. Reviews will normally only be undertaken if additional relevant information is provided. After enrolment, you must use the Queen Mary [appeals procedure](#)¹¹ if you believe that your fee status has been assessed incorrectly. Appeals against fee status assessment must be submitted in the year of first enrolment and by no later than 31 October for programmes starting in September, or within 14 days of the start of the programme for programmes starting at other times. Appeals cannot be considered in subsequent years. Appeals will only be considered on the grounds that there has been a procedural error in reaching the original decision or where new, material information is presented that could not reasonably have been made available during the original fee status assessment carried out by the Admissions Office.

⁹ <https://www.ukcisa.org.uk/student-advice/fees/home-or-overseas-fees-the-basics/>

¹⁰ <https://www.qmul.ac.uk/welfare/money-and-practical-advice/>

¹¹ <https://www.qmul.ac.uk/governance-and-legal-services/student-appeals/>

Conduct of applicants and students

72. You are expected to treat all members of our community with dignity and respect. You can find more information about behavioural standards for students and staff in our [Dignity at Work and Study](#) General Guidance.¹²
73. You must use your Queen Mary email account to communicate with us when you are a registered student. You must update us of any changes in your term time and home address, phone number or next of kin using the self-service function on MySIS, our student records system.
74. From time to time, you may also have to undertake reasonable mandatory training provided by, or on behalf of, Queen Mary.

Student complaints and concerns

75. Students can raise complaints through the [Student Complaints Policy](#). Complaints must normally be made within three months of the incident being complained about. Our process for handling complaints is made up of the following stages:
 - a. Informal resolution: we support and encourage an informal approach to complaint resolution where appropriate.
 - b. Formal complaint: if informal resolution is not appropriate, or you are not satisfied with the outcome, a formal complaint may be submitted to the relevant Head of School/Institute or Head of Professional Service Department/or equivalent.
76. Complaint review: a request for a review of the complaint outcome. The complaint review is the final internal stage of our complaints process.
77. If you are not satisfied with the outcome of your complaint after the complaint review process has concluded, you may submit your complaint to the Office of the Independent Adjudicator for Higher Education (**OIA**). The OIA is the independent body that reviews student complaints for all higher education institutions in England and Wales and is free to students.
78. This complaints and review process is in addition to any legal rights you may otherwise have.

Our right to end the Contract with you

79. Subject to our compliance with our Codes, Policies, and Regulations, we may end our Contract with you at any time with immediate effect by giving you written notice if:
 - a. you have failed to meet the conditions of your offer, or you have failed to meet or no longer meet the entry requirements for your programme;
 - b. you do not pay your university fees or Additional Costs or applicable sales tax in accordance with the deadlines specified to you and stated in the University fee regulations;

¹² <https://www.qmul.ac.uk/human-resources/procedures/policies/dignity/>

- c. you have failed to meet the requirements of your programme, or you fail to make sufficient academic progress as specified in the Academic Regulations and your programme information;
 - d. you are required to leave the University following a serious breach of our Codes, Policies, or Regulations, including our Student Discipline Policy;
 - e. you breach the Contract in any material way and, where that situation is capable of being corrected, you do not correct it within twenty eight days of us asking you to do so in writing;
 - f. you do not meet your UKVI student visa obligations, or you no longer have permission to study in the UK; or
 - g. a Force Majeure Event prevents the University from providing your programme for one continuous Semester or 16 weeks over the course of an academic year.
80. If we end the Contract with you, depending on the reason for us ending the Contract, you may be entitled to an exit award or transcript, in line with your programme regulations. You will also have to leave any University owned accommodation within the time set out in your accommodation agreement. We will notify UKVI, the Student Loans Company, and any funder or sponsor where relevant.
81. If we cancel the Contract due to a Force Majeure Event (**section 79 (g)**), you may be eligible to apply for a refund of your tuition fees or compensation. For further information, please see the University fee regulations.

Liability for acts outside our control

82. Queen Mary will do all that it reasonably can to provide your programme as described on our website, our programme specification, and other documents issued by Queen Mary to you. However, inconsistencies between documents can accidentally arise. If you notice an inconsistency between our website and other materials, you should contact us before making any decision based on the inconsistent information so we can clarify the position for you.
83. Despite taking all reasonable steps to prevent them occurring, and to mitigate their impact, some events outside our control may mean that we are not able to provide your programme of study as described or at all.
84. There may be event/s outside of our control that impact our ability to deliver the programme in line with these Terms, these are known as **Force Majeure Events**. Such events may include: severe weather; fire; civil commotion; cyber attack; riot; invasion; terrorist attack or threat of terrorist attack; war (whether declared or not); natural disaster; restrictions imposed by government or public authorities; epidemic or pandemic disease; failure of public utilities or transport systems/networks; or failure to deliver a service as a result of the industrial action of a third party (aside from Queen Mary staff).
85. Queen Mary will not be liable to you for any failure to comply with our obligations to you, including failure in the delivery of the programme, arising from a Force Majeure Event. This is provided we have taken reasonable and proportionate steps to try to mitigate the impact of Force Majeure Event/s, and have complied with our obligations under **sections 82 to 89**.
86. We would normally expect Force Majeure Events to be short term and where possible, we will contact you to advise of an alternative course of action. We will take reasonable and proportionate steps to mitigate any adverse impact on you in line with our commitments in these Terms and our

Student Protection Plan. Mitigations may include, without limitation, altering timetables to reschedule postponed classes, or delivering classes and assessments via a different method.

87. If a Force Majeure Event results in the complete inability to deliver your programme for a continued period of six weeks or more, then you are entitled to:
- a. if you have not yet enrolled on to your programme: defer your programme;
 - b. if you are currently enrolled on your programme: interrupt your studies (in accordance with the Queen Mary Interruption of Study Policy available via our policy webpage); or
 - c. in any event: terminate your Contract with immediate effect by contacting Registry Services by email or in writing.
88. If you terminate your Contract pursuant to **section 87.c**, you will have no liability for the next or subsequent academic terms. Depending on the circumstances, you may also be entitled to a full or partial refund of tuition fees and any VAT or equivalent sales tax you have paid depending. We will act reasonably in determining whether a full or partial refund is due.
89. You should consider your options carefully before withdrawing and terminating your Contract with us. For example, you will need to consider if you are able to transfer any existing academic credits to an alternative programme, and you should discuss this matter with the Student Enquiry Centre.

Limitation of our liability to you

90. Nothing in these Terms will limit or exclude Queen Mary's liability for:
- a. death or personal injury arising from our own negligence;
 - b. fraud or fraudulent misrepresentation; or
 - c. any other liabilities which may not be lawfully excluded or restricted.
91. Queen Mary is not be liable, and expressly excludes liability, for:
- a. damage to, theft and/ or loss of your personal property unless caused by our negligence;
 - b. for any injury to a student, financial or other loss or damage resulting from such injury, or for damage to property, caused by any other student, or by any person who is not an employee or authorised agent of Queen Mary;
 - c. financial or other consequential loss where such loss or damage is a result of theft, fire or flood, unless caused by our negligence;
 - d. any failure or delay, or for the consequence of any failure or delay, in performance of our obligations under these Terms, if such failure or delay is caused by the occurrence of a Force Majeure Event and we have taken reasonable steps to mitigate the impact of the Force Majeure Event and complied with our obligations under **sections 82 to 89**; and
 - e. any losses which were not reasonably foreseeable to you and us when this Contract was formed, including loss of opportunity, loss of savings or loss of profit. For the purpose of this section, losses are 'reasonably foreseeable' if they are a natural and direct consequence of Queen Mary's breach of this Contract.

Governing law and jurisdiction

92. These Terms (including without limitation non-contractual disputes or claims relating to these Terms) shall be governed by and construed in accordance with English law and by entering into these Terms, each party irrevocably submits to the exclusive jurisdiction of the English Courts.

Policy Name:	General Terms and Conditions
Policy No/Version No:	
Author/Owner:	Director of Governance and Legal Services
Approved By:	Chief Governance Officer and University Secretary
Date of Last Revision	Aug 2026
Next Review Date:	May 2027
Related Documents:	Policy webpage

APPENDIX 1

MODEL CANCELLATION FORM

To: **Enter Department**

I hereby give notice that I cancel my contract for a place on the following programme:

Programme Name:

Name of prospective student/
student

Application Number

Address of prospective student/
studentSignature of prospective student/
student
(not if sent by email)

Date

