

Tuition Fee Regulations 2019/2020



University Fee Regulations 2019/20

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1. Introduction

- 1.1 Queen Mary University of London (QMUL) is committed to a fair and transparent policy in respect of charges made to students.
- 1.2 ***“University fees” have previously been called “tuition fees” and references to “tuition fees” may still be found as the change in terminology is made.***
- 1.3 This policy is reviewed and updated annually.
- 1.4 These regulations apply to all students enrolling on a QMUL programme of study. By accepting an offer of a place or enrolling on a programme, students agree to abide by the terms of these regulations. Where the student is enrolled via a Degree Apprenticeship the process may be different from that described within the University Fee Regulations. This is also true of any alternative fee arrangement with partner institutions.
- 1.5 QMUL charges university fees annually for its programmes of study. University fees are reviewed each year and are liable to increase each year. University fees for new students (those commencing a new programme of study) are published on the QMUL website. University fees for continuing students (those on a programme lasting two or more years who are progressing to the second or later year of the same programme) are published on the university intranet.
- 1.6 The level of university fees charged is determined by a student’s fee status, which is assessed by QMUL. At the time of publication there are three levels of fees: (a) the Home/EU and Home British (HB) overseas territories rate; (b) the overseas (non-EU) rate; and (c) the rate for students from the Channel Islands or Isle of Man. EU students starting in 2019 will pay the same tuition fees as UK students. This status will last for the duration of studies
- 1.7 University fees for undergraduate Home/EU students are regulated by the UK government. Home and EU Students starting their programme on or after September 2017 are subject to the new fee regime charge of £9,250. Home and EU students who started their programme of study prior to 2017/18 will remain on the existing fee of £9,000.
- 1.8 Reduced fees charged for a study year abroad or a sandwich year out are also regulated, with two rates for students who began their study after 2011/12 depending on the nature of arrangements (see university fee schedules for current amounts). Students who study abroad or do a sandwich placement for one semester only, will pay the Home / EU student fee depending on the year they start the programme.
- 1.9 The university may increase future university fees for continuing students by an amount defined each academic year. The increase in university fees for unregulated university fees in 2019/20 will be 3%
- 1.10 The 3% increase rate does not apply to students on the International Science and Engineering Foundation Programme (ISEFP) and students on the International Foundation Programme (IFP) in the Faculty of Humanities and Social Science who do a preliminary year, from which they may progress to an undergraduate degree programme. The Foundation Programme is designed to prepare students for undergraduate study in the UK. It is a stand-alone unregulated programme and is classed as year zero.

- 1.11 Students who progress to an undergraduate degree programme after successful completion of the ISEFP or IFP will be classified as new students and will be subject to the fee for the relevant degree programme.
- 1.12 Fees for variable mode postgraduate programmes are payable in the first two years only, even if the student is enrolled for more than two years.
- 1.13 University fee charges may differ from one programme of study to another and reflect the resources required to deliver that programme.

2. Currency

- 2.1 All fees published by the University are in British pounds sterling (GBP, £) unless stated otherwise.

3. Student Fee Liability

- 3.1 Students are personally liable for payment of their fees throughout their programme of study, even where they have a sponsorship agreement or have arranged for QMUL to receive payment on their behalf from the Student Loans Company or NHS. If the sponsor fails to pay, or a student loan or NHS bursary is withdrawn, the student will become immediately liable to pay fees.
- 3.2 Students are liable to pay fees from the start date of their programme of study. Students may enter into a payment plan to pay their fees in instalments. Students who fail to pay their university fees when due will be subject to sanctions, which can include the termination of registration.
- 3.3 In order to re-enrol on a second or subsequent year of a programme, students must have paid all university related debts to QMUL from earlier academic year(s).

4. Assessment of Fee Status

- 4.1 Before students enrol on a programme at QMUL, the Admissions Office assesses whether they are a Home/ EU student, Home British overseas territory, an Island student (students from the Isle of Man and The Channel Islands) or an overseas student for fees purposes, based on information provided in the application form. This determines the level of university fees payable (if appropriate) and is also required for statutory reporting by QMUL to UK governmental bodies. If there is insufficient information to determine a student's fee status or if a student feels he or she has been incorrectly assessed, the student will be required to complete a Fee Status Assessment Questionnaire and provide documentary evidence.
- 4.2 Fees for residents of the Islands starting their studies in September 2019 will be £9,250 per year except for students on a medical or science and engineering programme who will be charged in line with the fee determined by the Islands Government.
- 4.3 Fees for students of the EU will in future be charged in line with QMUL and government policy and procedures.
- 4.4 Fee status is assessed in accordance with the Education (Fees and Awards) regulations 2007, and subsequent amendments
<http://www.legislation.gov.uk/uksi/2007/779/schedule/1/made>

- 4.5 Students are required to check and confirm their fee status during the enrolment process. Full enrolment denotes that a student has accepted QMUL's assessment of their fee status. If a student believes their fee status has been assessed incorrectly, they should request a review from the Admissions Office. Reviews will normally only be undertaken if material evidence is provided. After enrolment, students must use the QMUL appeals procedure if they believe that their fee status has been assessed incorrectly. Appeals against fee status assessment must be submitted by no later than 31 October in the year of first enrolment.
- 4.6 A student's classification will normally remain the same throughout their course of study and may change only in a very limited range of circumstances. For information about the circumstances in which a student's fee status may change, please contact Advice and Counselling Service (www.welfare.qmul.ac.uk) or visit www.ukcisa.org.uk

5. Payment Deadlines

5.1 Undergraduate Home/EU Students with a University Fee Loan

- a) Most undergraduate Home/EU students are eligible to apply for a university fee loan from the Student Loans Company to cover all or part of their university fees. Home students resident in England as well as EU students should apply via Student Finance England. Home students not resident in England should apply via the Student Awards Agency for Scotland, Student Finance Wales or Student Finance Northern Ireland, as appropriate.
- b) If a student applies for a university fee loan to cover only part of the fees, the student is responsible for paying the balance before enrolment.
- c) Payment is made by the Student Loans Company directly to QMUL. Students receive a Financial Notification letter from the Student Loans Company setting out their entitlements. New students must show the Financial Notification letter at enrolment.
- d) Field trip fees may not be covered by a university fee loan, so students must pay these charges themselves before enrolment, where relevant.
- e) Students who hold an equivalent or higher level qualification to the one they are going to study at QMUL are not eligible for university fee loans unless they are enrolling on the Graduate Entry Programme in Medicine, in which case they are eligible for partial funding.
- f) New students not in receipt of their Financial Notification letter by the time of enrolment will be given temporary enrolment status. If this is not resolved by the end of the temporary enrolment period, the student will be categorised as a self-funding student and asked to pay 25% and sign a payment agreement.
- g) Continuing students are responsible for re-applying annually to Student Finance England (or other relevant UK funding authority) for a university fee loan. Students may be required to provide evidence that the university fee loan is available at or before enrolment.

5.2 Undergraduate Home/EU Students who are Self-funding

Home/EU students who are not eligible for a university fee loan or who choose not to apply for a loan have the option of paying their fees:

- in full before or at enrolment
- in instalments, with 50% paid before enrolment and the remaining 50% by 31st January (for programmes starting in September)
- in instalments, with 50% paid before enrolment and the remaining 50% by 30th April (for programmes starting in January)
- with agreement in advance from the Fees Office, in eight instalments, with 25% paid before or at enrolment and the balance in equal monthly instalments with the final instalment due by 30th April (this includes students for whom a university fee loan is not available due to their previous study)
- Home /EU/HB students who choose the option of paying by 8 instalment will be charged a fee of £150 if the payments are not up to date by the 31st January and they have not inform the Finance Department of the reason for the delay.

5.3 Islands Fee

Students from the Islands have the option of paying their self-funding contribution:

- in full on or before enrolment
- in instalments, with 50% paid before and the remaining 50% by 31st January (for programmes starting in September)
- QMUL will invoice the Islands governments for their contribution directly if applicable

5.4 Undergraduate Students paying Overseas Fees

International undergraduate students paying overseas fees have the option of paying their fees:

- in full before enrolment
- in instalments, with 50% paid before enrolment and the remaining 50% by 31st January (for programmes starting in September)
- there is a charge of £150 if a student fails to make payment by the due date
- in instalments, with 50% paid before enrolment and the remaining 50% by 30th April (for programmes starting in January)
- There is a £50 non-refundable charge for paying by instalment.

5.5 Taught Postgraduate Students

Postgraduate students on taught programmes, regardless of fee status, have the option of paying their fees:

- in full before or at enrolment
- in instalments, with 50% paid before or at enrolment and the remaining 50% by 31st January (for programmes starting in September)
- there is a charge of £150 if a student fails to make payment by the due date
- in instalments, with 50% paid before or at enrolment and the remaining 50% by 30th April (for programmes starting in January)
- There is a £50 non-refundable charge for paying by instalment.

5.6 Postgraduate Research Students

Postgraduate students enrolling on a research degree (such as PhD or MPhil) may start on the

1st day of the month any time throughout the year. Self-funding students starting after October may be charged fees on a pro-rata basis. Students have the option of paying their fees:

- in full before enrolment. This is the only option for students enrolling after 1st February and paying on a pro-rata basis
- in instalments, with 50% paid before or at enrolment and the remaining 50% by the last working day of the 4th month after enrolment, provided enrolment is before 1st February
- There is a £50 non-refundable charge for paying by instalment.

5.7 Professional and Career Development Loan

Students who are still in the process of applying for a Professional and Career Development loan (PCDL) or awaiting a decision when their programme starts will be treated as self-funding students and will need to pay at least 50% of their university fees before or at enrolment and the remaining 50% by 31st January, and the non-refundable £50 instalment charge will apply. If the loan application is subsequently successful, the student will be given a refund of the amounts paid in excess of their university fees.

QMUL accepts no liability or responsibility where a student's Professional and Career Development Loan (PCDL) application has not been accepted by the relevant bank by the time that the university fee payment falls due.

Students must ensure that QMUL's Fees Office are in possession of the PCDL schedule from their bank detailing the instalment amounts for university fees and the dates these will be paid to QMUL. If a student has a contribution to make over and above any PCDL amount, this is payable as per the deadlines set out above for self-funding students.

5.8 Postgraduate Loan

Queen Mary University of London's (QMUL) normal policy for making payment of university fees by instalment for all Postgraduate students has been 50% of fees at enrolment and 50% at the end of January with an administrative charge of £50.

However for those students in receipt of a student loan through the UK Government's Postgraduate Loan scheme <https://www.gov.uk/funding-for-postgraduate-study> there is an alternative payment schedule available. If you are a UK or EU Postgraduate student, and have a loan that will cover the full cost of your university fees we will allow payment in 3 instalments but these must be aligned with receipt of your loan from the Student Loan Company.

If your loan does not cover the full cost of your university fees we would normally allow the fees that will be covered by the loan to be repaid in 3 instalments (as above) and the outstanding amount to be repaid in line with current policy (50% on enrolment and 50% at the end of January). Please note that any instalment agreement will attract a £50 administration fee.

5.9 Postgraduate Doctoral Loan

Queen Mary University of London's (QMUL) normal policy for making payment of university fees by instalment for all Postgraduate students has been 50% of fees at enrolment and 50% at the end of January with an administrative charge of £50.

However for those students in receipt of a loan through the UK Government's Postgraduate Doctoral Loan Scheme <https://www.gov.uk/doctoral-loan> there is an alternative payment schedule available. If you are a UK or EU student PHD student and have a loan that will cover the full cost of your fees we will allow payment in instalments, depending on the date of the start of your programme.

If the loan does not cover the full cost of your programme we normally allow payment to be made in line with section 5.5 above

Please note that any instalment arrangement will attract a £50 administration fee

5.10 American Students with US Federal Financial Aid

QMUL participates in the US Government's Federal Student Aid programme. The Federal school code for QMUL is G06697.

- a) Federal student loans are paid directly by the US government to QMUL in three instalments (in September, January and April). We deduct university fees and pay the remainder to the student. Students must sign a payment plan to confirm that their fees will be paid in three equal instalments out of the loan disbursement. The usual £50 administration fee for payment plans will not be applicable because the funds are received directly from the US government. In order to set up the payment plan, students must provide a copy of their award letter from the Bursaries, Grants & Scholarships Office to confirm the value of the loan and the instalment dates.
- b) If the amount of the US student loan will not cover the full amount of university fees due, the student will be required to pay the balance due before or at enrolment or pay 50% of the balance due and enter into a payment plan to pay the remaining 50% in accordance with the standard regulations that apply to Overseas students. The payment plan for amounts being paid by the student will be subject to the standard £50 administration fee (see 6.2 below).

5.11 Pre-session programme and short courses

All students are required to pay their university fees in full prior to the start of the course.

5.12 Study Abroad Associate Students

- a) Associate students who enrol at QMUL for one semester only must pay their university fees in full before enrolment.
- b) Associate Students who enrol for the academic year have the option of paying their fees:
 - in full before or at enrolment
 - in instalments, with 50% paid before or at enrolment and the remaining 50% by 31st January.

6. Payment Policy on Instalments

- 6.1 Students liable for university fees in excess of £1,000 in an academic year may choose to pay their fees in instalments.
- 6.2 Students opting to pay by instalments must sign a payment plan and are subject to sanctions if they do not pay each instalment by the due date. There is a non-refundable administration fee of £50 for payment plans. This charge does not apply to Home/EU undergraduate students.
- 6.3 Where there is a shortfall in payment of fees due to currency fluctuations or bank charges, the student will be required to make good the shortfall.
- 6.4 If payment is made by bankers draft and the draft is returned by the bank as unpaid, the student will be charged a £25 administrative fee.
- 6.5 QMUL retains the right to impose a late penalty charge of £150 for any fees not paid by the due date.

7. Discounts

7.1 Prompt Payment

- a) Students whose university fees are £10,000 or higher will receive a 1% discount if they pay their fees in full before enrolment. The prompt payment discount applies to students who pay the overseas rate of fees on undergraduate and postgraduate programmes and Home/EU students on postgraduate programmes. It does not apply to Home/EU undergraduate students and Channel Islands or Isle of Man students, where the fees are regulated by the UK government.
- b) The prompt payment discount only applies if the fees are above £10,000 in each academic year.
- c) Where the student has been awarded a scholarship towards university fees by QMUL, the 1% discount will be applied to the balance due after the scholarship is deducted, provided the balance due is at least £10,000. Where the balance due is less than this amount, the prompt payment discount will not apply.
- d) This discount will not apply to students paying their fees by credit card in person at the Cashier's Office.
- e) Students may deduct the 1% prompt payment discount when they make payment or pay the full amount and apply by 31st January each academic year (or for students starting their programme in January, by 30th April) for a 1% refund.

8. University fee Deposits

- 8.1 Students applying for taught postgraduate and foundation courses may be required to pay a university fee deposit of £2,000 in order to accept their offer. Where a deposit payment is required, students will not be permitted to enrol until payment has been received. Students are informed in the offer letter if they will be required to pay a deposit.

- 8.2 Students assessed as overseas for fees purposes must pay the university fee deposit, where required, before a Confirmation of Acceptance for Studies (CAS) is issued.
- 8.3 Any deposit paid in advance will be credited towards the first instalment of university fees in cases where the student has opted to pay by instalments.
- 8.4 Deposits are usually non-refundable and non-transferable. Deposits may be refunded under the following exceptional circumstances:
- If a student has applied for immigration permission in order to study at QMUL but this is refused and the student is unable to travel to or remain in the UK in order to start their studies at QMUL. The immigration refusal notice must be provided by the student;
 - If a student is initially refused entry clearance (immigration permission) to travel to the UK and successfully appeals, but the appeal comes through too late to start their programme at QMUL on time. Documentary evidence must be provided by the student;
 - If QMUL does not provide the programme as advertised;
 - If a student was required to pay the deposit in order to accept a conditional offer and the place is not confirmed because the student fails to meet the conditions of the offer;
 - If a student is not able to apply for a visa because QMUL is unable to issue a CAS.
- 8.5 Deposits will not be refunded if a student is found to have provided false information to QMUL or if the application for immigration permission is denied because the student previously breached immigration conditions, committed some other criminal offence or used deception.
- 8.6 If a student wishes to defer their offer of a place to the next academic year, then any deposit or university fees paid will not be transferred to the next academic year, unless the deferral has been requested before 20th October 2019. The deferral request must be put in writing to the Admissions team. The deposit and university fees paid for students who have deferred after this date will be forfeited, unless QMUL accepts that there are exceptional circumstances. Any payments of university fees will also be forfeited if the student has used the CAS granted by QMUL to enter the UK or remain in the UK. If the student is granted permission to defer before travelling to the UK and the CAS is cancelled by QMUL, any deposit or university fees paid in advance, will be credited against fees charged when the student enrolls the following academic year.

9. Cancellation rights

- 9.1 There is a 14 day cancellation period which covers your legal right to cancel the acceptance of your offer within 14 calendar days. This relates to <https://www.gov.uk/government/publications/higher-education-a-short-guide-to-consumer-rights-for-students> consumer protection law.
- 9.2 If you wish to cancel your acceptance, please request this in writing via email admissions@qmul.ac.uk

If a deposit or university fee payment has been made to Queen Mary University of London, you have a legal right to cancel this payment within 14 calendar days of accepting your offer and receive a refund. Cancelling this payment also denotes your decision to decline your confirmed place on the course you have applied to at QMUL. Once cancelled there is no guarantee that we will be able to reinstate your place, as it may be given to an applicant on a waiting list. There is no guarantee that payment will be refunded in full after 14 calendar days of offer acceptance.

- 9.3 We will aim to reimburse any applicable funds without undue delay within 14 days of receipt of your notification of cancellation where we are in receipt of full information.

10. Sponsored Students

- 10.1 Students whose fees are paid in full or in part by a UK government agency (such as DFID or the Commonwealth Scholarship Commission), a foreign government, employer or official body such as an international scholarship organisation are sponsored students and must provide a letter from their sponsor when they enrol. If the programme is longer than one year, a new letter must be provided each year when the student re-enrols. The letter should confirm the address to which the invoice should be sent, a contact name and the amount of the sponsorship. Until the letter is provided, a student is deemed to be self-funding. Sponsor fees are due within 30 days of enrolment.
- 10.2 In the case of postgraduate research students, the sponsorship letter should include any additional fees which have been agreed with the student's academic school/institute.
- 10.3 Where the sponsor 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.
- 10.4 Students remain personally responsible for payment of university fees and other charges, even if there is an arrangement for QMUL to receive payment on the student's behalf from a sponsor or any other third party.
- 10.5 Students whose fees are paid by a parent, relative or family friend are considered to be self-funding students.
- 10.6 QMUL will only accept sponsors if they pass a credit check.
- 10.7 This section does not apply to undergraduate Home/EU students whose fees are paid by the Student Loans Company or an NHS bursary.

11. Other Fees

- 11.1 Certain programmes include compulsory field trips or residential stays, the cost of which is invoiced separately from university fees. The cost of fees can be found in the prospectus and web pages.
- 11.2 These extra course costs are not covered by loans from the Student Loans Company or fee grants through NHS bursaries for Home/EU undergraduate students, so students must pay these costs themselves.
- 11.3 A QMUL graduate who moves from a post graduate certificate/ diploma to a master's programme will pay the difference between the current fees for the master's cohort they are joining discounted by the QMUL fee paid for their certificate or diploma in previous years.

12. How to Pay

12.1 We accept, Sterling banker's drafts, debit cards (Switch, Delta, Solo, VISA Electron, and Maestro), credit cards (VISA and MasterCard only) and bank transfers. Fees can be paid in the following ways:

12.2 Pay by bank transfer to:

Account name: Queen Mary University of London
Bank: Barclays Bank PLC
Address: Mile End Branch, 240 Whitechapel Road, London E1 1BS
Sort code: 20 -57-30
Account number: 20218782
IBAN number: GB37 BARC 2057 3020 2187 82
SWIFT code: BARCGB22

You must include your name, student number and reason for transfer (such as university fees, accommodation deposit, accommodation fees, etc.). Please ensure that the transfer includes any charges made by your own bank and our bank. Any excess payment will be refunded to the payee on request. After you have transferred payment, please fax or email documentation from your bank giving details of the transfer together with a cover letter stating your full name and programme of study to:

Fax: +44 (0) 20 7882 3024

Email: cashiers@qmul.ac.uk

12.3 Pay online at

www.qmul.ac.uk/epay. You must have your student number to make a payment.

12.4 Pay in person

Mile End Campus Cashier's Office, Queens' Building, 1st floor west, Monday to Friday 9.30 am to 4.00 pm

13. Invoices

13.1 New students are sent a university fee invoice in late August or early September (or for students starting their programme in January, in November or December). The invoice is payable in full unless the student enters into a payment plan to pay by instalments. Payment is due before or at enrolment.

13.2 Continuing students are sent a university fee invoice in August. Payment is due within 7 days.

14. Withdrawals and Interruptions

14.1 In normal circumstances if a student interrupts their programme of study, they would be required to pay the fees of the new cohort they are joining. However if the student is prevented from doing so by any protected characteristics then they would be allowed to return to their programme, by paying the 2019/20 continuing fee increase of 3% only. The reason for the protected characteristics must be made clear at the point of interruption.

For advice about the financial and immigration implications of withdrawing, interrupting or resitting, please refer to Advice and Counselling Service's guidance leaflets for Home/EU students and overseas students:

www.welfare.qmul.ac.uk/publications/studentadvice/index.html

- 14.2 Students on a programme of study of two or more years who haven't interrupted their programme will be liable for an annual fee increase in 2019/20 of 3%. If a student interrupts their programme then the increase could be more than the 2019/20 continuing student rate of the 3% increase, as they will always pay the new fee for the cohort they join, unless they fall within the protected characteristics of pregnancy and maternity, gender reassignment or disability which would be agreed at the time of the interruption.
- 14.3 Students who wish to withdraw from their programme or interrupt their studies must submit a withdrawal or interruption form. They should discuss the decision with their School's Student Support/ Experience Officer, who will then authorise the withdrawal or interruption by signing the form. Any refund of university fees which is due will take effect from the date the form is authorised. The withdrawal and interruption forms are available from the Student enquiry Centre in Registry or online at <http://www.arcs.qmul.ac.uk/students/study/index.html>
- 14.4 Retrospective or back-dated withdrawals or interruptions are only permitted in exceptional circumstances and will be verified against attendance records. Withdrawals or interruptions cannot be back-dated to a previous academic year.
- 14.5 For the purpose of the Regulations, a continuing student will be defined as any student who is enrolled on a full time programme of study lasting more than one year. Continuing students are always charged the fee of the year they join after a period of interruption. This does not include students on a one year programme who interrupt their studies. If a student on a one year programme interrupts their programme of study they will return at the rate of the new cohort they join. This could mean that there may be a substantial increase in their fee as the 3% rate increase for 2019/20 does not apply.

Students are advised to seek advice from Advice and Counselling when interrupting to understand the financial and/or immigration impact of this course of action:

- a) Undergraduate and taught postgraduate students who interrupt will be charged fees at the rate for the academic year when they resume their studies: e.g. a student who interrupts their studies in 2018/19 and returns in 2019/20 will pay fees at the 2019/20 rate when they return.
 - b) For students on the MBBS and BDS programme they will be charged the clinical rate of the cohort they join and not the increase of the clinical rate of the year they start the programme
- 14.6 Students will be liable for the following amounts of university fees in the event of withdrawal or interruption:

Fee Status	Fees due on date of withdrawal/interruption
Overseas	100% of annual fee due unless the student is eligible for a refund as set out in section 14
Home/EU undergraduates	25% of annual fee due if before first day of Semester 2 50% of annual fee due if before start of revision period 100% of annual fee due if after start of revision period
Home/EU postgraduates (Taught)	50% of annual fee due if before first day of Semester 2 100% of annual fee due if during Semester 2

Home/EU postgraduates (Research)	Pro-rata fee due, which is calculated from date notification received by Research Degrees Office.
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- 14.7 However, students who withdraw may be eligible for a partial or full refund of university fees, as set out in section 16 below. Where a student withdraws with fees owing to QMUL, the balance will become immediately due and payable.
- 14.8 Self-paying or sponsored Home/EU students who interrupt and have already paid their university fees in full or in part will not normally be eligible for a refund. The fees will be retained and applied against future fee charges when studies are resumed. In the case of undergraduate Home/EU students who receive a student loan, the Student Loans Company claws back the loan if the student becomes ineligible for the loan, based on the date of interruption.
- 14.9 International students who interrupt their studies before the start of the second semester may, at the discretion of QMUL, be allowed to credit 50% of the overseas university fees paid in the year they interrupt against the fees charged when they resume studies the following academic year. International students who interrupt their studies during the 2nd semester will not be allowed to carry forward any part of the fees towards future fee charges. These provisions do not apply to postgraduate research students whose fees are calculated on a pro-rata basis.
- 14.10 Undergraduate and taught postgraduate students who interrupt will be charged fees at the rate for the academic year when they resume their studies i.e. a student who interrupts their studies in 2018/19 and returns in 2019/20 will pay fees at the 2019/20 rate when they return.

Resume at start of Semester 1	100% of annual fee is due
Resume at start of Semester 2	50% of annual fee is due (or 75% in the case of a Home/EU undergraduate student)

- 14.11 Where a self-funding postgraduate research student withdraws from their programme of study the calculation rule below will apply:
- The academic year will be taken to be a 12 month period from the 1st August to 31st July.
 - If a student leaves the programme before 30 April fees will be calculated on a pro-rata basis calculated as 1/12 of the annual fee for each month or partial month of study up to the last date of attendance.
 - Student withdrawing after the first nine months of each academic year will not be entitled to a refund.

- 14.12 Where a self-funding postgraduate research student is given permission by Queen Mary to interrupt their studies, a pro-rata fee will be charged. The fee calculation is one-twelfth of the annual fee for each month or partial month of study up to the date on which interruption of study commences.

These rules only apply to self-payers. Where a student is sponsored by a research council or Government Agency the refund will be calculated in accordance with the published rules of the funding body.

15. Transfers into Queen Mary University of London

15.1 Undergraduate or taught postgraduate students who transfer from another UK university into the second or subsequent year of a programme at QMUL will be charged the following fees:

Transfer in at start of Semester 1	100% of annual fee is due
Transfer in at start of Semester 2	50% of annual fee is due (or 75% in the case of a Home/EU undergraduate student)

15.2 Postgraduate research students who transfer from another UK university partway through their studies are charged fees on a pro-rata basis.

15.3 Undergraduate transfer students who pay overseas fees will be charged the rate applicable for the year cohort they are joining. Undergraduate transfer students who pay Home/EU fees will be charged the appropriate regulated rate as set by the UK government. All other students pay the fees applicable for new students.

15.4 Students who transfer to QMUL from an overseas university as part of a joint articulation agreement between the two institutions will be charged the new student rate if they are joining a one-year programme at QMUL or the continuing student rate for the cohort they are joining if the transfer is into the second or subsequent year of the programme.

16. University fee Refunds

16.1 For Students paying Overseas Fees

- a) QMUL does not refund overseas university fees except in certain exceptional circumstances. Students who have signed a payment agreement to pay in two instalments are liable for 100% of the university fees even if they withdraw before the second instalment is due.
- b) If a student withdraws from the programme in the first semester, the student will be entitled to a 50% reduction in fees, less charges, if the student withdraws in the following exceptional circumstances:
 - because the student is eligible for a refund of the deposit (see section 8 above)
 - due to a serious illness which rendered the student unfit to continue studies
 - due to the death of a parent or carer, spouse or child
 - if a student fails to enrol for any programme of study
 - due to a transfer to another higher education institution funded by HEFCE or another UK government funding body and has permission from their Head of School to do so.
- c) If a student is granted a refund due to one of the above reasons and is subject to UK immigration control, the student must provide documentary evidence that they have left the UK, are now exempt from UK immigration control or have been granted immigration permission on some other basis (such as transfer to another UK university). Acceptable evidence would normally be immigration stamps in the student's passport to confirm exit from the UK and/or re-entry to their home country. If the student's passport has not been stamped on exit from the UK, the student must obtain a letter from the British consulate or British Council office in their home country confirming that the student has left the UK.

- d) Students who withdraw in the second semester will not be eligible for a refund of fees in any circumstance.
- e) If the student is already in the UK and starts the programme at QMUL while an immigration application to extend their stay is pending, the student will forfeit any deposit and university fees paid if the student's immigration permission is subsequently denied and the student has to withdraw from the programme at any point in the academic year. Any fees owing will immediately become due.
- f) If a student is outside the UK and makes payment in full and is refused a visa, a full refund will be granted to the student on production of the refusal letter.
- g) Where a student's university fees are paid in full or in part by a US Federal student loan, the refund will be governed by the provisions of the US student loan programme. Where the student loan covers only part of the university fees, any refund due on the balance paid directly by the student will be subject to the standard refund provisions set out above. For details about US loan refunds, see:
www.arcs.qmul.ac.uk/students/finances/bursaries-grants-scholarships/us-loans

16.2 For Home/EU Undergraduate Students

Home/EU undergraduate students who withdraw from the programme or interrupt their studies will be eligible for a partial refund of excess amounts paid. Interrupting students will have any excess amounts applied to university fee charges incurred when they resume studies.

16.3 For Home/EU Postgraduate Taught Students

Home/EU students on taught postgraduate programmes, including distance learning and variable mode students, who withdraw from the programme or interrupt their studies will be eligible for a partial refund of excess amounts paid. Interrupting students will have any excess amounts applied to university fee charges incurred when they resume studies.

16.4 For Home/EU Postgraduate Research Students

Home/EU postgraduate research students who have paid in full are eligible for a pro-rata refund from the date on which notification is received by the Research Degrees Office by post or e-mail. If the student is in receipt of a scholarship, the amount of fees refunded will be rebated by any scholarship paid in advance. Students in receipt of a Research Council UK studentship will be subject to the terms and conditions of their award.

16.5 Pre-sessional programme and short courses

Refunds are only available if you are unsuccessful in your visa application and can provide documentary evidence of this. You will need to provide us with the official visa rejection letter before we process any refund requests. All refund requests need to be received by us within 21 days of the visa rejection.

Refunds cannot be given for any other reason.

Queen Mary University of London does not refund university fees for short courses.

In cases where a student can demonstrate that their decision to withdraw has resulted from the failure of the university to deliver what could have been reasonably expected, then a refund or credit will be granted.

17. Course Cancellation

Where a course is cancelled by QMUL, a full refund will automatically be made to all students affected.

18. Processing of Refunds

18.1 Students who withdraw must first submit the appropriate form to Academic Registry (see section 14.3 above). The student's status will then be changed to withdrawn on the student record system. Students who wish to apply for a refund of university fees or, where relevant, a deposit must then apply in writing for a refund addressed to:

Mrs Lisa Davis
Head of Income and Credit Control
Finance Department
Queen Mary University of London
Mile End Road
London E1 4NS

18.2 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.

18.3 If a student has any other outstanding debt to QMUL, this will be deducted from any refund of university fees.

18.4 Refunds are normally issued by the Income and Credit Control Office within 21 days of the receipt of the written request and supporting documentation. All refunds are processed in Pounds Sterling. Refunds are made in the same form as the original payment except in the case of payments made by cash, cheque or in person by credit card, in which case the refund will be made by bank transfer.

18.5 In accordance with UK anti-money laundering laws, payments made by anyone other than personally by the student cannot be refunded to the student, but must be returned to the remitter, 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 payers, 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 will be paid directly to the new institution. For QMUL's policy on anti-money laundering, see:
www.arcs.qmul.ac.uk/docs/policyzone/125916.pdf

18.6 Subject to compliance with QMUL's policy on anti-money laundering, any written agreement entered into by QMUL and a third party sponsor for the payment of fees (in full or in part) will take precedence over these regulations if the agreement sets out how refunds are handled (i.e. US loans).

18.7 Bank charges may be deducted by QMUL if the refund is made by electronic transfer.

18.8 Refunds processed to an overseas bank will be subject to a £25 administration charge.

18.9 Refunds will not be made in cash or by banker's draft.

19. Failure to Pay

19.1 QMUL will try to accommodate the needs of its students wherever reasonable. Where students are having problems paying university fees or other monies owing, it is essential that they contact the Income and Credit Control Office immediately to discuss alternatives. Students who are having financial difficulties may wish to contact our Advice and Counselling Service to discuss, in confidence, possible funding options. See: www.welfare.qmul.ac.uk

19.2 Students who fail to pay 100% of university fees by 31st January or, in cases where they have a payment plan with instalments due on a later date, default or miss a payment will be recorded as a debtor in the Student Record System. The following sanctions may be imposed if satisfactory payment arrangements cannot be agreed:

- Registration may be terminated in accordance with university Ordinance C3
- Re-enrolment at QMUL will not be allowed until all outstanding university fees are paid
- The student will not be allowed to sit exams or to attend the graduation ceremony
- All documentation from QMUL, including exam results, transcripts and degree certificates, will be withheld.

19.3 QMUL will refer unpaid accounts to external debt collection agencies to pursue payment and seek recovery through the courts where necessary.

19.4 If the debt is cleared by 31st July, the student's registration may be reinstated but this is subject to an administration charge of £250 and the student, if on an undergraduate or postgraduate taught programme, will not be reinstated until at least 12 months after registration was terminated. Postgraduate research students are subject to the administration charge of £250 and may usually be re-instated immediately.

19.5 International students whose immigration permission is dependent on their enrolment at QMUL will be reported to the UK Border Agency by Academic Registry if they fail to enrol due to non-payment of fees, default or miss a payment due or their registration is terminated.

19.6 The following steps will be taken where a student has not paid in full by 31st January or made satisfactory alternate payment arrangements:

- On 7th February each year or the nearest working day thereafter, the Income and Credit Control Office will draw up a list of student debtors for circulation to academic schools/institutes and Academic Registry. Information regarding the attempts made to recover a student's debt may also be made available to Academic Registry.
- Academic Registry will write to students on the list to warn them that their registration will be terminated if satisfactory payment arrangements are not made within 10 days.
- On or around 21st February, the Income and Credit Control Office will send an updated list of student debtors to Registry. Academic Registry will terminate the registration of those students who have not made satisfactory payment arrangements. Students will be notified of this decision in writing.

20. Third Party Disclosures and sharing information

Information on a student's debt may be released or exchanged between different offices of the university in the legitimate course of a student debt collection activities. An example of this would be informing a student's department of the outstanding debt to the university.

If the student falls into arrears of payment to the university, the university may disclose adequate, relevant and sufficient personal data to a third party to enable the debt to the university to be pursued and recovered.

21. Complaints

- 21.1 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 in writing to:

Mrs Lisa Davis
Head of Income and Credit Control
Finance Department
Queen Mary University of London
Mile End Road
London E1 4NS
Email: l.davis@qmul.ac.uk

21.2 Financial Ombudsman Service

Complaints about financial services offered by QMUL are eligible for consideration under the Financial Ombudsman Service (FOS) scheme (www.financial-ombudsman.org.uk) once students have completed stages 1-3 of the complaints procedure.
<http://www.arcs.qmul.ac.uk/docs/students/appeals-office/complaints/110421.pdf>

22. Useful Contacts

- **At Queen Mary University of London**

For queries about payment of fees, deadlines and instalments, contact:

Income and Credit Control Office
Finance Department
Queens' Building 1st floor west
Queen Mary University of London
Mile End Road
London E1 4NS
Monday to Friday, 9.00 am to 4.30 pm

Fee Payments and Payment Plans

Telephone: 020 7882 7676
Email : fees@qmul.ac.uk

External Sponsors

Telephone: 0207 882 7676
Email: feesponsor@qmul.ac.uk

For queries about your student record, contact:

Student Enquiry Centre
Academic Registry
Queens' Building, Room CB02
Queen Mary University of London
Mile End Road
London E1 4NS
Telephone: 020 7882 5005
Monday to Friday, 9.00 am to 4.30 pm (4.00 pm on Thursdays)

- **For advice about immigration, Student Finance and all other aspects of financial advice contact:**

Advice and Counselling Service
Geography Building, Ground Floor West
Queen Mary University of London
Mile End Road
London E1 4NS
Telephone: 020 7882 8717
From outside the UK: +44 (0)20 7882 8717
www.welfare.qmul.ac.uk

- **Student Finance England (for Home students resident in England)**

PO Box 210

Darlington

DL1 9HJ

Telephone: 0300 100 0607

Text phone: 0300 100 0622

Monday to Friday, 8.00 am to 8.00 pm

Saturday and Sunday, 9.00 am to 4.00 pm

<https://www.gov.uk/contact-student-finance-england>

- **Student Finance Services European Team (for EU students)**

PO Box 210

Darlington

DL1 9HJ

Telephone: 0141 243 3570

From outside the UK: +44 (0)141 243 3570

Monday to Friday, 9.00 am to 5:30 pm

For further information contact: Queen Mary University of London
Mile End Road
London E1 4NS
www.qmul.ac.uk