



Tuition Fee Policy 2019 / 20

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1. Introduction

- 1.1. University of East London (UEL) is committed to a fair and transparent policy in respect of charges made to students.
- 1.2. Please read the University Tuition Fee Policy together with the following schedules which will be reviewed and updated annually on our website:
 - Schedule 1 – UEL Enrolment dates and deadlines
 - Schedule 2 – UEL Tuition Fee Rates
 - Schedule 3 – UEL Bursaries and Scholarships
- 1.3. Students will be asked to agree to the terms of this policy as part of the enrolment process at the start of each year of study.
- 1.4. These regulations apply to all students enrolling on a UEL 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. All programmes fall within the Manual of General Regulations <https://www.uel.ac.uk/Discover/Governance/Policies-Regulations-Corporate-documents/Student-Policies/Manual-of-General-Regulations> with the exception of postgraduate research and some programmes which UEL delivers through a collaborative arrangement with a partner. The taught part of some professional doctorates may also fall within these regulations.
- 1.5. You are required to enrol or re-enrol for each successive year or other relevant part of a programme. To complete your enrolment, you must log in to your account in UEL-Direct at www.uel.ac.uk/ueldirect and complete the enrolment task, which includes:
 - Ensuring that we are holding correct personal details for you
 - Agreeing to abide by our regulations and policies
 - Paying your tuition fees or confirming who is paying your fees
- 1.6. Charges will be added if you do not fully enrol by the deadline dates and you will not be able to obtain your Student ID card. For returning students, any previous Student ID card issued may be de-activated. The deadline for enrolment is generally the end of the second calendar week of teaching after your programme (re)commences. (please refer to the enrolment schedule for the enrolment deadlines).
- 1.7. Where a professional body requires, we will also charge UK/EU students a non-refundable deposit as a condition of the offer of a place. This information will be available at application stage.
- 1.8. UEL charges tuition fees annually for its programmes of study. The tuition fees are reviewed each year and are liable to increase each year. Each year, the tuition fees for new students are published on UEL website.

- 1.9. The level of university fees charged is determined by a student's fee status. The fee status, however, may change in the future, based on the European political situation and government policy.
- 1.10. Tuition fees for undergraduate UK / 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, prior to 2017/18 will remain on the existing fee of £9,000.
- 1.11. 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 for each year will be discussed at Student Recruitment and Marketing Fees Group. Any annual increase will be limited to a maximum of 5% of the previous year's fees.
- 1.12. 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 £). Fee information will be published in other currencies only where explicitly required by regulatory or external bodies. Any publication in currencies other than pounds (GBP, £) will be based on the exchange rate applicable at the time the amount is calculated, the university cannot be held responsible for changes in global financial markets or currency exchange rates.

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 UEL 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 tuition fees when due may result in penalties being applied and your access to University facilities restricted. You may also be excluded from your programme of study.
- 3.3. In order to re-enrol on a second or subsequent year of a programme, students must have paid all university fee related debts to UEL from earlier academic year(s).

4. Assessment of Fee Status

- 4.1. Prior to enrolment at UEL, your fee status will have been assessed as "Home", "European Union" or "Overseas". This assessment is based upon the student's immigration status and residence history which will determine the level of tuition fees payable (if appropriate). This is also required for statutory reporting to UK governmental bodies. If you do not meet the criteria required to be classified as a UK/EU student then you will be charged an Overseas

tuition fee. If you have received an International Offer Letter from us this means that, based on the evidence we have, we have assessed you as an International Student for fees purposes.

- 4.2. Students are required to check and confirm their fee status during the enrolment process. Full enrolment denotes that a student has accepted UEL's assessment of their fee status. It is important that you understand the University's assessment of your fee status before accepting any offer; **you must therefore respond to any requests for additional information required to make this assessment in a timely manner.**
- 4.3. If you feel you have been incorrectly assessed, you may need to complete a fee assessment form and provide information and evidence of your status, circumstances and reasons why you feel that you have been wrongly assessed. For all queries and advice, please contact our Applicant Enquiries Team who can offer professional advice. In the first instance, please email study@uel.ac.uk or call on +44 (0) 208 223 3333.
- 4.4. The Admissions team is responsible for assessing your fee status. For further details on how we assess fee status please visit <https://www.uel.ac.uk/Undergraduate/Fees-and-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.

5. Full-time or part-time study

- 5.1 The number of modules registered within a year of study will define your mode of attendance as either full-time or part-time for fee purposes:
- 5.2 **Undergraduate students** studying 91 credits or more in one academic year are classified as full-time students.
- 5.3 **Postgraduate Year 1 students registered for less than 120 credits** in an academic calendar year, with a maximum of 60 credits in a term are classified as Part-time students.
Postgraduate Year 1 students registered for 120 credits or more in an academic year are classified as Full-time students. Exceptionally, students who take 2 x 30 credit modules in Year 1 may take 4 x 30-credit modules in Year 2 and remain part-time.
- 5.4 All students on a student visa are only able to study part-time if they are required to do re-sits and if this is allowable under the requirements of their visa.
- 5.5 We will regularly review the number of modules for which you have been registered and compare this with the fees you were originally charged. Where the original charge differs due to an increase or decrease in the number of modules being studied we will amend your records appropriately and add or deduct charges where necessary.

6. Enrolment with UEL

- 6.1. Enrolment at UEL is the process whereby you complete the registration process in full and officially become a UEL student. Payment of tuition fees is part of enrolment and you will need to clear any outstanding debts you owe in full before you will be allowed to re-enrol.
- 6.2. You may exceptionally be studying on a programme that has a mid-term start date. Where this is the case you will be notified of an alternative deadline date for payment of your fees (which will usually be the end of the second calendar week of teaching on the programme).
- 6.3. If you do not complete your enrolment by the enrolment deadline date and fail to make the appropriate payment to complete your enrolment by the enrolment deadline date, you may be charged an administration fee of £100 to cover the costs incurred by late enrolment.
- 6.4. If you do not complete the formal process of enrolment, you may be withdrawn from the programme of study.
- 6.5. If you are on the pre-degree programme New Beginnings and you are permitted to (re)enrol late, an administration fee of £20 to cover the costs incurred by late enrolment may be added to the amount you need to pay.
- 6.6. When we refer to payment dates we mean the date at which we have the cleared funds in our bank account. This can be by electronic transfer of funds into our bank account, by bankers draft or by paying using a debit or credit card. **We do not accept personal cheques.**

7. Funding options for students

Undergraduate (UK/EU) - Student Loan Company (SLC) or Student Awards Agency for Scotland (SAAS)

- 7.1. Most undergraduate Home/EU students are eligible to apply for a university fee loan from the Student Loans Company (SLC) 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.
- 7.2. If you are classified as a UK/EU student for fees purposes, are undertaking a first degree programme, PGCE/PCET or Professional Diploma in Architecture Part 2, you are entitled to apply to have your fees paid by the Student Loan Company (SLC) or Student Awards Agency for Scotland (SAAS).
- 7.3. In order to fully enrol you must have submitted an application for funding to the SLC/SAAS. If you have not already done so, you should immediately apply on-line at www.gov.uk/student-finance
- 7.4. Please be aware that if you have had SLC / SAAS funding for a previous course, or are repeating study, you may not be eligible for SLC / SAAS funding. If you have not received a final assessment from SLC / SAAS confirming your funding, you should check your eligibility with SLC / SAAS prior to enrolling. We will not enrol students without a final assessment

confirming funding. If we consider that you will be ineligible for that funding; you may however enrol as a Self-Financing student.

- 7.5. If you do not have SLC / SAAS funding agreed for the current academic year and would like to discuss your eligibility for funding, please visit The Hub, 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 on +44 (0) 223 4444 or email thehub@uel.ac.uk
- 7.6. If a student applies for a university fee loan to cover only part of the fees, the student is responsible for paying the balance at enrolment.
- 7.7. Payment is made by the Student Loans Company directly to UEL. Students will receive a Financial Notification letter from the Student Loans Company setting out their entitlements. **New students must show the Financial Notification letter at enrolment.**
- 7.8. 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 (31 October) the student will be categorised as a self-funding student and asked to pay 20% and sign a payment agreement.
- 7.9. 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.
- 7.10. Field trip fees may not be covered by a university fee loan, so students must pay these charges themselves before or at enrolment, where relevant.

Important: Should the SLC/SAAS refuse to pay your Tuition Fees for any reason, at any time, you will be responsible for the outstanding fees. You will be liable for your tuition fees should SLC subsequently claw back funding from UEL following re-assessment.

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

- 7.11. You may be eligible for funding for postgraduate study from SFE.
- 7.12. If you are starting a master's degree on or after 1 August 2018, you could get a Postgraduate Master's Loan up to £10,609. If you are starting a doctoral degree on or after 1 August 2018, you could get a Postgraduate Doctoral Loan of up to £25,000 to help with course fees and living costs.
- 7.13. This funding is not based on your income or your family's and it is paid direct to you. Applications are made directly through [Student Finance England](#).
- 7.14. In order to fully enrol and set up a payment plan based around your PGL payment schedule you must have submitted an application 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 on-line at www.gov.uk/student-finance.

- 7.15. If you do not have PGL funding agreed for the current academic year and would like to discuss your eligibility for funding, please visit The Hub, 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 on +44(0) 223 4444 or email thehub@uel.ac.uk

Important: Should your application for PGL funding be unsuccessful, for any reason, you will be responsible for the outstanding fees. You will be liable for your tuition fees should SLC subsequently clawed back funding from UEL following re-assessment.

Sponsored Students (UK/EU)

- 7.16. Students whose fees are paid in full or in part by a UK government agency, 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.
- 7.17. A member of your family will not be classified as a fee sponsor even if they wish to transfer funds to us from a company they are involved with. 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.
- 7.18. You should return a completed company sponsor details form (to be found in your online enrolment) showing that your fee sponsor will pay the whole fee or a specified part of that fee.
- 7.19. Your Fee Sponsor will be invoiced for the proportion of the fee agreed on the company sponsor details form. The invoice must be paid in full within 30 days. If your Fee Sponsor is unable to adhere to our 30 days terms please contact the Income & Credit Control team <https://www.uel.ac.uk/discover/professional-services/finance> to discuss prior to completing enrolment.
- 7.20. If your fee sponsor has agreed to pay all your Tuition Fees and they pay the balance in full before the early payment deadline date then they will qualify for a reduction in the fee payable. Please note that invoices for fees minus the early payment discount can only be issued upon completion of payment and enrolment.
- 7.21. 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.
- 7.22. 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.
- 7.23. Students remain personally responsible for payment of university fees and other charges, even if there is an arrangement for UEL to receive payment on the student's behalf from a sponsor or any other third party.
- 7.24. Students whose fees are paid by a parent, relative or family friend are considered to be self-funding students.

- 7.25. This section does not apply to undergraduate Home/EU students whose fees are paid by the Student Loans Company or an NHS bursary.
- 7.26. We reserve the right to refuse a company or organisation as a Fee Sponsor. If a sponsor is refused your status will remain as Self-financing for fee payment.

Important: Should your Fee Sponsor refuse to pay your Tuition Fees for any reason, at any time, you will be responsible for the outstanding Tuition Fees.

Scholarship Awarding Body (UK/EU)

- 7.27. Please note that you will not be able to complete your enrolment online if you are due to receive a scholarship from an awarding body, for instance social work scholarships. You will need to take your proof of scholarship to the Income & Credit Control team, to set up either a payment plan for the remaining amount of the Tuition Fees or pay in full.

Important: Should your Fee Sponsor refuse to pay your Tuition Fees for any reason, at any time, you will be responsible for the outstanding Tuition Fees.

Professional Career Development Loan (UK/EU)

- 7.28. 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 20% of their university fees before or at enrolment and the remaining outstanding fees 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.
- 7.29. Please note that you will not be able to complete your enrolment online if you have a Professional Career Development Loan. You will need to take your confirmed loan agreement and details of the instalment payment dates (if received) to the Credit Control team to set up the payment plan.
- 7.30. UEL 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.

Please note that the Professional and Career Development Loans will be closed to new borrowers next year. The final date for students to submit applications, including top ups to any existing loans, will be Friday, 25 January 2019. The learner must start the course by 24 March 2019.

Existing borrowers will not be affected. They will continue to receive a full service from the Bank during study and repayment.

Norwegian/Swedish Student Loans (UK/EU)

- 7.31. Please note that you will not be able to complete your enrolment online. To complete your enrolment you will need to bring proof of your student loan and details of the loan payment dates to the Credit Control Team.

American Federal Student Aid (UK/EU)

- 7.32. Federal student loans are paid directly by the US government to UEL in two instalments (in October and January). 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 two equal instalments out of the loan disbursement. 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.
- 7.33. You will be able to complete your enrolment online if you are in receipt of Federal Student Aid which covers the full amount of your tuition fees.
- 7.34. You will not be able to complete your enrolment online if the amount of the US student loan does not cover the full amount of your tuition fees due. You will be required to contact Credit Control and enter into a payment plan to pay the remaining balance.

8. Student Groups not otherwise covered

Pre-sessional programme and short courses

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

Study Abroad Students

- 8.2. Associate students who enrol at UEL for one semester only must pay their university fees in full before or at enrolment.
UEL 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.

Students studying as apprentices

- 8.3. If you are a student studying as an apprentice, the cost of your apprenticeship is usually covered by the Skills Funding Agency and your employer. While you remain employed as an apprentice, you will not be responsible for any fees and charges relating to the tuition or assessment of your course. You accept responsibility for payment of accommodation or any other charges that you may incur whilst at the University. Should your employment status change or any amendments be made to your existing contract of employment, your funding eligibility will be impacted and it is your responsibility to inform the University immediately.

Transfers into UEL

- 8.4. Undergraduate or taught postgraduate students who transfer from another UK university into the second or subsequent year of a programme at UEL will be charged the fees in accordance to policies applicable to our students.

9. University Fees Deductions

Early Payment Discount (EPD)

- 9.1. Students will receive a 5% discount if they pay their fees in full before or at enrolment. The early payment discount applies to students who pay the overseas rate of fees on

undergraduate and postgraduate programmes and Home/EU students on postgraduate programmes and who pay their own fees.

- 9.2. Where the student has been awarded a scholarship towards university fees by UEL, the 5% early payment discount will be applied to the balance due after the scholarship is deducted, provided the total deduction does not exceed 30% of your tuition fees (see para 9.9 Multiple awards / entitlement).
- 9.3. To take advantage of the Early Payment Discount, students will have to settle their payment in full by mid-August. (Specific dates will be published in the relevant annual Fees Schedule).
- 9.4. Short courses (for example pre-sessional, pre-entry and summer Schools) are not eligible for an Early Payment Discount.
- 9.5. Please note:
 - The discount will be applied proportionately between you and any fee sponsor
 - The discount will only be applied to the amount you and/or the fee sponsor are paying

Staff Tuition Fee Waiver (UK/EU)

- 9.6. Before applying for the course, you are required to seek approval from your PVC Dean / Head of School / Director that your course fees will be paid by your Directorate.
- 9.7. To complete your enrolment you will need to complete the payment task under “I am a staff member”. An email will be generated and sent to your budget holder / Head of School / Director to authorise your tuition fee waiver. Once this authorisation has been received your enrolment will be complete.
- 9.8. Please check online (via UEL Direct) that your UEL Staff Fee Waiver has been authorised. You will need to follow up with your Directorate to ensure that your enrolment is completed by the deadline date.

Important: Should your budget holder / Dean of School / Director of Service refuse to authorise a UEL Staff Fee Waiver for any reason, at any time, you will be responsible for the outstanding fees.

Multiple awards / entitlement

- 9.9. If you are awarded a scholarship and are entitled to bursaries, alumni discount and any other discounts, the maximum deductions you can have will be the maximum of **one** full scholarship or 30% of the tuition fees due.

10. University Fee Deposits

- 10.1. 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.

- 10.2. 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.
- 10.3. 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 UEL but this is refused and the student is unable to travel to or remain in the UK in order to start their studies at UEL. 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 UEL on time. Documentary evidence must be provided by the student;
 - If UEL 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 UEL is unable to issue a CAS.
- 10.4. Deposits will not be refunded if a student is found to have provided false information to UEL or if the application for immigration permission is denied because the student previously breached immigration conditions, committed some other criminal offence or used deception.

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.

12. Payment arrangements

Payment arrangements for new students

- 12.1. New students who have applied for SLC funding will not be able to complete enrolment online until they have received the SLC funding confirmation. New students who are having difficulty applying for funding, have queries regarding their application or funding eligibility should contact SMART as soon as possible before the enrolment deadline, to arrange a face to face meeting.
- 12.2. At the face-to-face meeting, SMART will need to check whether you have applied for and been awarded a tuition fee loan. If funding is confirmed but has not been approved for your full tuition fee due, you will be asked to pay any difference in full, or to meet with Credit Control to agree a payment plan for any amount not covered by your tuition fee loan, in line with our policy. If funding is shown as not applied for, refused or SMART assess that you are not eligible for funding, you will be classed as self-funding and asked to pay the fee in full, or to meet with Credit Control to agree a payment plan.

Payment arrangements for returning students

- 12.3. Returning students who have applied for SLC funding but are unable to complete enrolment online as they have not yet received the SLC funding confirmation, should contact SMART as soon as possible before the enrolment deadline, if they have any queries regarding their funding application or eligibility, to arrange a face to face meeting.
- 12.4. At the face to face meeting, we will need to check that you do not have existing tuition fee debt, and if you have applied for and been awarded a tuition fee loan. If funding is confirmed but has not been approved for your full tuition fee due, you will be asked to pay any difference in full or to meet with Credit Control to agree a payment plan for any amount not covered by your tuition fee loan, in line with our policy. If funding is shown as not applied for, refused or SMART assess that you are not eligible for funding, you will be classed as self-funding and asked to pay the fee in full, or to meet with Credit Control to agree a payment plan.
- 12.5. **Previous study.** You can usually get student finance funding for your first full degree. If you have studied a higher education course before and had funding for this course, you may not get funding for a second course. As a general rule tuition fee loans are available for the full length of the course plus one extra year if needed. This extra year can cover any false starts or course/university transfers. The number of years that students are eligible for funding is calculated as follows:

Length of current course + one additional year – years of previous study

Please note your funding may be affected if you are thinking of withdrawing, interrupting or changing course.

13. Payment Options

- 13.1. You can pay your fees in full or by instalments.
- 13.2. If you decide to pay your fees in full, you may be entitled to the Early Payment Discount.
- 13.3. If you decide to pay by instalments, you can sign up to a **five** (consecutive) month instalment plan as part of your on-line enrolment process. There are no additional charges added for choosing this option. Payment will be made in **five** equal monthly instalments and you must pay **20%** of your tuition fees at 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.
- 13.4. Please note that enrolment is not complete unless you have a valid recurring card payment schedule in place.
- 13.5. If you do not have a UK bank account or a credit card (American Express & Diners Club are not accepted) that you can use to set up the online recurring card payment schedule, or you are unable to pay in five equal instalments, please **contact the Credit Control Team** directly to discuss your situation.
- 13.6. 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.

- 13.7. UEL retains the right to impose a late penalty charge of £12 for any fees not paid by the due date.

14. How to pay your tuition fees

- 14.1. All payments must be in British Pound Sterling. We are not responsible for any fluctuation in exchange rates and/or any bank charges.
- 14.2. You should not ask your fee sponsor, other third party or a family member to transfer maintenance or other funds to us if they are not for payment of Tuition Fees or other charges payable to us. We are unable to refund these funds to you and will return them to the original payee.

Debit or Credit Card Online Payment Facility

- 14.3. If you are a currently enrolled student, you can view your statement and pay your Tuition Fees by card or PayPal through UEL Direct 24/7 by logging into www.uel.ac.uk/ueldirect and following the links. You will need your student number and password to use this method.
- 14.4. If you are making a payment on behalf of a student, you can make payments against your Tuition Fees account via the following link <https://epay.uel.ac.uk/open/default.asp>. You must have the Student ID number and date of birth to log in.

Offline Debit or Credit Card payment (Except American Express and Diners Club card)

- 14.5. You can pay by Debit or Credit card by telephone - please call the Card hotline telephone numbers: +44(0)20 8223 2030 or +44(0)20 8223 2974

Travelex

- 14.6. This option enables you to pay the equivalent of tuition fees in Pounds Sterling in your local currency and is available 24/7 through the UEL website. You will have to log onto UEL Direct using your Student ID number and password as advised in the offer letter and following the link from 'My Record' to this option. Please read the instructions and follow them so that your payment can be completed correctly.

Directly into the University's bank account (by internet, telephone banking or from any bank counter)

- 14.7. Please quote the following:
- Bank name: Barclays Bank Account name: University of East London
 - Sort code: 20-73-05
 - Account number: 40739529
 - IBAN number: GB30 BARC 20730540739529
 - SWIFT / BIC CODE: 20-30-19 BARC GB22XXX
 - Reference number: your 7 digit student number and your name (e.g. 1799999 ELVIS PRESLEY)

- 14.8. You should ensure that you obtain a receipt which confirms the transfer as we may need to refer to this.
- 14.9. Please note that bank charges may be deducted from your payment by the banks before it is credited to our account. This may result in an underpayment being received and you will be required to pay any such difference to us.

Bankers Draft

- 14.10. All bankers' drafts must:
- be made payable to the "University of East London"
 - be in Pounds Sterling and drawn against a London bank
 - have your 7 digit student number and name written on the back
 - be posted to UEL

15. Failure to pay your tuition fees

- 15.1. All Students are required to abide by the Tuition Fee Policy and to pay their tuition fees in a timely manner. Students who consider themselves at risk of being unable to pay, or who become debtors, must discuss their situation with the Credit Control team at the earliest opportunity and, agree and abide by a payment plan.
- 15.2. Students who are having financial difficulties may wish to contact our Student Money And Rights Team (SMART) to discuss, in confidence, possible funding options. See: www.uel.ac.uk/smart
- 15.3. If you fail to pay in accordance with the Tuition Fee Policy and/or you become a debtor;
- You will be suspended and denied access to online material
 - You may not be allowed to (re)enrol in a further session until any outstanding tuition fees are paid in full
 - You may be excluded from the University
 - You will not be allowed to sit exams or to attend the graduation ceremony
 - We will withhold any results, certificates of award or transcript for which you may be eligible until all outstanding tuition fees and where relevant, any accrued recovery costs, have been paid in full
 - We will use external agencies to recover debts
 - We will charge you £12.00 if your instalment payment is not received by the agreed due date or your payment is returned or recalled by your bank.
 - If you default on more than one instalment we reserve the right to terminate an instalment / payment plan upon which the full account balance will become due.
 - If you withdraw or adjust your programme we reserve the right to terminate an instalment / payment plan
- 15.4. Please note that we reserve the right to refuse payment proposals that we do not think are appropriate and in such circumstances you will not be entitled to attend any classes or use any of the university's facilities.

16. Changes in study

Deferral

- 16.1. Only new students can defer their place. Request for deferral must be done in advance within 2 weeks of start of term.
- 16.2. If you are a UK/EU student and have not commenced your studies and wish to defer your place, you should contact the **Applicant Enquiries Team via email study@uel.ac.uk**
- 16.3. If you are a postgraduate research student and have not commenced your studies and wish to defer your place, you should contact **the Graduate School** (<http://www.uel.ac.uk/gradschool/>).
- 16.4. You will normally only be permitted to defer your programme once and for a period of no longer than one year. You may be required to re-apply if you defer for more than one year.
- 16.5. The deposit and university fees paid for students will be forfeited:
 - If the deferral was requested after this 2 week period
 - if the student has used the CAS granted by UEL to enter the UK or remain in the UK.
- 16.6. But if the student is granted permission to defer before travelling to the UK and the CAS is cancelled by UEL, any deposit or university fees paid in advance, will be credited against fees charged when the student enrolls the following academic year.

Withdrawal and interruptions

- 16.7. Students who wish to withdraw from their programme or interrupt their studies should contact The Hub on +44 (0) 223 4444 or thehub@uel.ac.uk within first 2 weeks of start of term. Withdrawal after the 2 week period will not be permitted except under exceptional circumstances. You must do this as soon as you have made your decision so that you limit the amount of Tuition Fees you are required to pay.
- 16.8. Students should discuss the decision with their Programme Leaders / Academic Advisors, 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.
- 16.9. It is also important that you fully understand the implications of taking a break – it 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 by emailing thehub@uel.ac.uk.
- 16.10. A period of non-Engagement may also lead to forced withdrawal by the University. Please see the Engagement Attendance Policy for further information.
- 16.11. If you decide to withdraw from your programme of study, you will lose your access rights to all our buildings and facilities. You will have to return your Student ID card and any learning materials.
- 16.12. 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 2017/18 and returns in 2018/19 will pay fees at the 2018/19 rate when they

return. Students who withdraw from programme of study will have to re-apply and will be classed as New student for fees purposes.

- 16.13. Students are advised to seek advice from advice and counselling within the protected characteristics of pregnancy and maternity or disability which would be agreed at the time of the interruption.
- 16.14. Retrospective or back-dated withdrawals or interruptions are only permitted in exceptional circumstances and will be verified against attendance records and are subject to authorisation. Withdrawals or interruptions cannot be back-dated to a previous academic year.

Exclusion (UK/EU)

- 16.15. You may be excluded from your programme as a result of breaches of Manual of General Regulations or outstanding Tuition Fee debt owed to UEL.

17. Student Fee Liability due with changes in study

- 17.1. All students become liable to pay their full tuition fees as set out in the tables below. For PhD and MPhil students this will be the start date stated on their offer letter.
- 17.2. Where students are in receipt of Tuition Fee Loans from Student Finance, their liability is calculated based on how long they remain registered at the University in each academic year. The liability periods are used to calculate any payments due or to be refunded should a student withdraw or suspend studies.
- 17.3. For students not in receipt of a Tuition Fee Loan from Student Finance the liability periods are used to calculate any payments due to be paid or to be refunded should a student withdraw or suspend studies.
- 17.4. For students not in receipt of Tuition Fee Loans from student finance or those choosing to pay their fees themselves, the payment plans offered by the University are not linked to the liability periods and allow students to spread their fee payments.
- 17.5. Students paying by instalments may have completed payment of all of their fees before the the third liability period; any withdrawal that takes place before students become liability for full fees will result in a refund being made accordingly upon request.
- 17.6. The University has an obligation to monitor and report on Student Finance funded undergraduate students three times a year, at the start of each term. A liability period is a period of time in which a student's entitlement to tuition fee funding from Student Finance increases and therefore the liability for payment of fees increases; liability periods are aligned to term dates.

Undergraduate, including RIBA part 2, Integrated Masters and PGCE programmes (UK/EU)

- 17.7. All students will be liable for the following amounts of university fees in the event of withdrawal or interruption:

- You will be liable for a percentage of fees for your programme / module as set out below:
- If you have applied for a Tuition Fee loan from the Student Loan Company (SLC) or Student Awards Agency for Scotland (SAAS) we will advise them of your withdrawal / intermission and the fees you will be required to repay will be in line with their regulations.

Fee Liability	September Start	Non-September Start
25%	Start of Term 1 teaching week 3 *	Start of Term 1 teaching week 3 *
50%	Start of Term 2 teaching week 1	Start of Term 2 teaching week 1
100%	Start of final term teaching week 1	Start of final term teaching week 1

Note: * There is 2 week grace period

Accelerated programme

- 17.8. Students may begin an accelerated two and half year degree programme with a shortened first academic year. An example of the students study pattern would be:

Year 1 – January 2018 to July 2018
 Year 2 – September 2018 to July 2019
 Year 3 – September 2019 to July 2020

However, for the purpose of SLC funding, the liability period would be

Year 1 – January 2018 to December 2018
 Year 2 – January 2019 to December 2019
 Year 3 – January 2020 to July 2020

Hence, you will be liable for a percentage of fees for your programme as follows:

Fee Liability	Year 1	Year 2	Year 3
Academic period	January to July	September to July	September to July
25%	-	Start of Term 1 teaching week 3	Start of Term 1 teaching week 3
50%	Start of Term 1 teaching week 3	Start of Term 2	Start of Term 2
100%	Start of Term 2	Start of Term 3	Start of Term 3 Teaching week 1

- 17.9. As a SLC funded student, your first two years funding will be received by UEL in arrears but the liability period will be used to determine the amount of fees due to UEL should you choose to withdraw from the programme.

- 17.10. For international students who join the accelerated programme, you will be required to pay the fees due as set out in the fee liability table above.

- 17.11. The above fee liability applies to both UK / EU and international students.

Postgraduate Taught, excluding PGCE, RIBA part 2 and Integrated Masters (UK/EU)

17.12. You will be liable for a percentage of fees for your programme as follows:

Fee Liability	September Start	Non-September Start
50%	Start of Teaching week 3 *	Start of teaching week 3 *
100%	Start of Term 2	Start of Term 2

17.13. **Full-time taught postgraduate** students on Masters Programmes who have attended 4 taught modules and withdraw prior to completing their dissertations will not be entitled to any refund/credit for the proportion of the programme that has not been undertaken. If students withdraw after the first term deadline date but before the second term deadline they are liable for half the full year fee.

17.14. If you are withdrawn from module(s) but remain enrolled on your programme, you will not be charged for the withdrawn module(s) provided that you have not engaged with the module after the second week of teaching. Please note that reducing the number of modules that you take in an academic year may change your status as either a full or part time student – please see Definition for full time / part time status.

18. University Fee Refunds

18.1. 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 Student Finance England or a sponsor
- visa rejection

18.2. If you are entitled to a refund, please complete the Request for Refund form (see link below), stating the reasons for the refund and submit to the Income and Credit Control team.

https://uelac.sharepoint.com/FinancialServices/_layouts/15/WopiFrame.aspx?sourcedoc=%7BC4D3028E-9F84-472F-94067B3CF4924E91%7D&file=Tuition-Fee-Refund-Request-Form.docx&action=default&DefaultItemOpen=1

18.3. 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 fee 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

- 18.4. If you are entitled to a refund, the refund will be:
- Made within 14 days of receipt of the completed form (subject to authorisation by UEL)
 - Made to the original person who paid the fee
 - Made to the country from which the fund was originated
 - Paid back to the debit/credit card where the original payment was made
 - Made in Pounds Sterling and **UEL is** not responsible for any fluctuation in exchange rates and bank charges, and
 - Refunds processed to an overseas bank will be subject to a £25 administration charge
 - Refunds cannot be made in cheque or cash.

19. Processing of Refunds

- 19.1. 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 Student Finance England or a sponsor
 - visa rejection
- 19.2. If you are entitled to a refund, please complete the Request for Refund form, stating the reasons for the refund and submit to the Income and Credit Control team.
https://uelac.sharepoint.com/FinancialServices/_layouts/15/WopiFrame.aspx?sourcedoc=%7BC4D3028E-9F84-472F-94067B3CF4924E91%7D&file=Tuition-Fee-Refund-Request-Form.docx&action=default&DefaultItemOpen=1
- 19.3. Students who wish to apply for a refund of the university fees must complete the form and submit it to:
- Head of Income and Credit Control
Finance Department
University of East London
EBG.09, University Way,
Beckton, E16 2RD
- 19.4. 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 fee 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.

- 19.5. If you are entitled to a refund, the refund will be:
- Made within 14 days of receipt of the completed form
 - Made to the original person who paid the fee
 - Made to the country from which the fund was originated
 - Paid back to the debit/credit card where the original payment was made
 - Made in Pounds Sterling and **UEL is** not responsible for any fluctuation in exchange rates and bank charges, and
 - Refunds cannot be made in cheque or cash.
- 19.6. 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.
- 19.7. 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 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 will be paid directly to the new institution.
- 19.8. If you dispute the amount of refund you are entitled to, you can make a complaint under our Complaints Procedure (see link). <https://www.uel.ac.uk/discover/governance/policies-regulations-corporate-documents/student-policies/student-complaint-procedure>

20. Third Party Disclosures and sharing information

- 20.1. 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.
- 20.2. 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 following the Complaints Procedures as attached <https://www.uel.ac.uk/discover/governance/policies-regulations-corporate-documents/student-policies/student-complaint-procedure>

22. Useful Contacts

- 22.1. **General enquiries, Student record, advice on immigration, Student Finance and all other aspects of financial advice, please contact:**

The Hub

Docklands and Stratford Campus
 London E16 2RD
 Telephone: 020 8223 4444
 Email : thehub@uel.ac.uk
 Monday to Friday, 9.00 am to 4.30 pm

22.2. Queries about payment of fees, deadlines and instalments, contact:

Income and Credit Control Office
 Finance Department
 Monday to Friday, 9.00 am to 4.30 pm
 Telephone: 020 8223 1099
 Email : creditcontrol@uel.ac.uk

23. Definitions

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.
Cleared Funds	Money that has been transferred from your bank account and now appears in UEL's bank account (this process can take a number of weeks).
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.
Customer Reference Number	The unique identification number allocated by the Student Loans Company (SLC) or Student Awards Agency for Scotland (SAAS) upon registering with them.
Deadline Date	The last date by which something must be done.
Deferral of a place	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 of work and frequent use of a student ID card to gain access to university buildings and facilities.
Enrolment	Enrolment at UEL is the process whereby you complete the registration process and officially become a UEL student.
EU Student (European)	Typically, a person who has the right to live in the EU without restriction and is in the UK specifically to study. Eligible to apply for a Tuition Fee Loan (if full-time) or Fee Grant (if part-time).
Fee Sponsor	An organisation or company that that has agreed to pay your tuition fees (or part of them).
Fee Status Home Office	Can be either Home/EU or Overseas and refers to the level of fee a student pays for their course. 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.
International Offer Letter	The letter issued to International students advising them of the conditions of an offer of a place.
International Student Reply Form	This form serves as a confirmation that an international student has paid a deposit and accepted the offer of a place at UEL, as well as accepting their Tier 4 responsibilities and terms of admittance.
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-financing	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.
Settlement Agreement	An agreement under which you pay overdue fees by instalments.
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	UEL's student web portal.
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.

Last update: July 2018

Approved by VCG: August 2018