



# **Fees & Debt Management Policy 2019-20**

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# Fees & Debt Management Policy

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# Fees & Debt Management Policy

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## Introduction

The policy covers all types of income received via tuition fees, accommodation fees or other income.

## Principles affecting how the university sets Tuition Fees

- The Higher Education Funding Council for Wales (HEFCW) sets the maximum tuition fee chargeable for full-time UK and EU undergraduate students.
- A fee plan is submitted to HEFCW for approval of the fees USW charges for full-time UK and EU undergraduate students. (<http://www.southwales.ac.uk/about/publications/fee-access-plan>).
- The University charges the UK Research and Innovation (UKRI) maximum studentship fee to full-time postgraduate research students.
- The University sets all other fees.

## Tuition fees are subject to annual increases as follows:

- Full-time undergraduate UK, EU and Channel Islands students' fees may increase annually subject to setting by HEFCW
- Part-Time undergraduate fees are reviewed annually and will usually increase in line with inflation, but this is subject to review depending on internal and external factors.
- Full-time postgraduate research UK, EU and Channel Islands students' fees are set the same as the UKRI maximum studentship fee, which usually increases each year, in line with inflation ([UK Research & Innovation indicative fee level for 2019/20](#)).
- Postgraduate taught full-time and part-time UK, EU and Channel Islands students' fee increases are reviewed annually and will usually increase in line with inflation, but this is subject to review depending on internal and external factors.
- International students' fee increases are reviewed annually and will usually increase in line with inflation, but this is subject to review depending on internal and external factors.
- Students will pay the fee based on the fee regime in place at their initial enrolment on a course. This commitment will hold good for the normal course length (i.e. the length of the course expected at the start of the course).

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- Students who transfer to a different mode of study (e.g. full-time to part-time or vice versa) will be charged according to the fee regime of the academic year during which they transfer.
- Students who withdraw, or have a break in study longer than any intervening vacation period (official interruption of studies notwithstanding), will be charged according to the fee regime of the academic year during which they return to study, where applicable.
- Full-time undergraduate students studying 100 credits or more will be charged the full-time course fee applicable to the fee regime in place at the start of their current course.
- Full-time students repeating a full year of study will continue to be charged the full-time fee applicable to the fee regime in place at the start of their current course.
- Full-time, undergraduate students repeating fewer than 100 credits will be charged according to the number of credits taken pro-rata to the full-time fee applicable to the fee regime in place at the start of their current course.
- Full-time postgraduate students studying/repeating fewer than 180 credits will be charged according to the number of credits taken pro rata to the full-time fee applicable to the fee regime in place at the start of their current course (except where the course itself is less than 180 credits in total).
- Part-time students repeating credits will be charged according to the fee regime on which they started. Exceptions to this are Professional Accounting courses, and modules taken as part of the Associate Student Scheme which will be charged at the fee regime applicable to the current academic year.
- Students who withdraw, transfer or have an interruption of studies: see appendix 3.

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## Debt Management

It is important for the university to effectively manage debt as this:

- Maximises cash flows from each area of the business
- Minimises the risk of bad debt to the University

All decision makers across the University should be aware of the importance of cash management and co-operate with the financial process administrators, who will provide assistance and advice to other departments on debt management.

Information is available to students prior to enrolling regarding their tuition fees for which they will be liable.

## Student Fee Liability

**Tuition Fees** – Student becomes liable for fees on the course start date or enrolment date, whichever is the latter.

**Accommodation Fees** – Student becomes liable for fees on the date that the contract is signed.

*Please refer to Appendix 1 Debt Collection Policy Tuition Fees for further detail.*

## Other Debtors

Invoices are due for payment within 28 days of invoice date

## Payment Methods

The following payment methods are available to USW students:

- Online
- Recurring Card Payments
- Credit/Debit card
- Bank transfer

Details are here: <http://payments.southwales.ac.uk/>

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For the purpose of this policy, 'Students' are defined as persons registered or enrolled at the University to undertake a programme of study.

Students will not be allowed to enrol in any subsequent academic year if they have any prior year tuition debt outstanding.

If the student leaves the University with outstanding debt, the University will follow the debt collection process to recover the outstanding debt. Students are responsible for paying all fees incurred whilst studying at the University.

If a student is sponsored and the sponsor does not pay the debt due, the student is ultimately liable for this debt.

If a student is funded by the Student Loans Company (SLC), and the SLC revoke this funding, the student is ultimately liable for this debt.

The following information relating to Tuition Fees and Financial Support is available to the Student prior to undertaking their chosen programme of study.

Undergraduate Tuition Fees –

<https://www.southwales.ac.uk/study/fees-and-funding/undergraduate/>

Postgraduate Tuition Fees –

<https://www.southwales.ac.uk/study/fees-and-funding/postgraduate-fees-and-funding/>

<https://www.southwales.ac.uk/study/fees-and-funding/>

Email: [money@southwales.ac.uk](mailto:money@southwales.ac.uk)

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- **Home / EU Students**

If a student is taking out a loan from the Student Loan Company (SLC) to pay tuition fees, the student must make arrangements with the SLC in advance of enrolling on their programme of study.

- **International Students**

Students who are classified as international students will be required to pay their tuition fees as follows:

- Where the applicant requires a Confirmation of Acceptance for Studies (CAS) in order to apply for a visa, the minimum deposit must be paid or proof of sponsorship must be provided prior to the CAS being issued.
- Minimum deposit is calculated at 50% of the net fee after scholarship award.
- An international student wishing to either obtain a Confirmation of Acceptance to Study (CAS) or to enrol on a course is required to pay 50% of the net total fee in advance for each academic year.
- Exceptions to this are the 5, 7, and 10 week Pre-sessional English courses, who are required to pay 100% of the net total fee.
- The remainder of fees must be paid in full at enrolment or in line with the payment options set out in this policy document.

<https://www.southwales.ac.uk/international/fees-scholarships/>

- Norwegian students in receipt of the Norwegian Government loan, will be required to pay 50% on enrolment and the remaining 50% by the end of the 1<sup>st</sup> month of the 2<sup>nd</sup> term of their course.

- **Students studying at USW Dubai**

- Students studying at the University's Dubai campus will be required to pay 25% of their tuition fees before enrolment, and the remaining 75% over three instalments every other month following the course start date.
- Sponsors who are paying tuition fees on behalf of a student will need to adhere to the 28 day payment terms.

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- **Sponsored Students**

Students whose fees will be paid by a Sponsor, e.g. employer or Embassy, must provide proof of sponsorship at, or before enrolment on their programme of study. If this is not provided the student will be invoiced accordingly and will become liable for their tuition fees.

International students sponsored by their government or by a company are not eligible for scholarships.

Proof of sponsorship includes a letter / email / purchase order addressed to the University of South Wales, from the Sponsor.

Students will be advised if their tuition fees remain unpaid by their sponsor following 28 days of invoice date.

If a student is sponsored and the sponsor doesn't pay the debt due, the student is ultimately liable for this debt.

If a student is funded by the Student Loans Company (SLC), and the SLC revoke this funding, the student is ultimately liable for this debt.



# Fees & Debt Management Policy

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## Tuition Fees - Payment Options

Fees must be paid in full at enrolment unless an instalment plan is arranged via our online Payments page as detailed below.

- **Full Payment.**

If the student chooses to pay in full at the time of enrolment, they may be eligible for an Early Payer Discount (EPD) of £300 providing the following conditions are met:

- The student is enrolled on a full-time undergraduate course studying, and paying for, 120 credits in a year, and paying the fee themselves. (If the student is in receipt of the SLC Tuition Fee Grant, they are not eligible for the discount.)

Or

The student is enrolled as a full time student on a taught postgraduate course, paying for the full 180 credit fee in year 1, and paying the fee themselves.

- EPD does not apply to students enrolled on a placement year.
- **EPD is only applicable to students not in receipt of other scholarships, bursaries and discounts** (with the exception of the International scholarship initiative:
  - <https://www.southwales.ac.uk/international/fees-scholarships/international-scholarships/>).
- Fees must be paid in full no later than 14 calendar days after the start date of their course as indicated on their academic record.
- Any student due a reduction in annual tuition fee due to discontinuation or a reduction in chargeable credits will no longer be eligible for Early Payer Discount.

Or

The student is classed as an international fee payer and is enrolled on a full time postgraduate research degree, and paying the fee themselves (n.b. This does not apply to a writing up or resubmission fee).

- **Instalments**

***The below instalment plan should be arranged for the full value of the student's tuition fee liability via the online payment system:***

***<http://payments.southwales.ac.uk/>***

- **Recurring Card payments**

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- A maximum of 7 equal and consecutive monthly instalments to be paid in full within 7 months of course start date.
- Home/EU postgraduate students may set up a recurring card plan for 3 payments made in line with postgraduate loan instalments.

***Any failed instalment will automatically be attempted again 5 days following the original attempt. Should the second attempt fail, the instalment arrangement will be cancelled.***

***Any student who does not have an instalment plan in place for the full value of their tuition fee liability, or has an instalment agreement that is cancelled leaving an outstanding debt, will be classed as a debtor and will be subject to the University's sanctions for debt recovery.***

- **Students studying at USW Dubai**

- Students studying at the University's Dubai campus will be required to pay 25% of their tuition fees before enrolment and the remaining 75% over three instalments every other month following the course start date.
- Sponsors who are paying tuition fees on behalf of a student will need to adhere to the 28 day payment terms.

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## **Tuition Debt Recovery**

Any student who does not have an instalment plan in place for the full value of the their tuition fee liability, or has an instalment agreement that is cancelled leaving an outstanding debt will mean that the student is a debtor and is subject to the University's sanctions for debt recovery, which may include the following steps:

- Written reminders from the University
- Removal of Student's IT access
- Exclusion from studying at the University
- Revocation of the right to attend Graduation Ceremony
- The withholding of Certificate(s) and Transcript(s)
- Referral to third party debt collection agency

*Refer to Appendix 1 'Debt Recovery Policy' for further detail.*

***All tuition debt must be cleared before a student is permitted to re-enrol or have their Certificate or Transcript released.***

*When all of the university's debt chase processes have been exhausted, any outstanding debt is reviewed on a monthly basis by the university's appropriate delegated authorities.*

## **Exclusion Rules**

### **Home / EU Students**

Where a student has been excluded from the University for non-payment of tuition fees, they will not be permitted to return to complete the remainder of that academic year. Should the student wish to return to continue their studies in the following academic year, the student must pay the outstanding tuition fees owed and also pay the full tuition fee for the coming academic year prior to re-enrolling.

### **International Students (Tier 4 students)**

Once a Tier 4 student reaches Stage 3, the student will be excluded from the University and a letter will be sent by the Finance Department informing the student of this. Within 10 working days of this, Student Administration Services will report the student to UK Visas and Immigration (UKVI) in line with USW's Tier 4 compliance responsibilities. This report means that the University is withdrawing its sponsorship and UKVI will curtail (shorten) the student's visa. Student Administration Services will write to the student confirming this has been done. Within this letter, the student will be informed that, as per the conditions of their visa, they will be no longer permitted to work in the UK in any capacity. In addition, the student will be advised to leave the UK as soon as possible and asked to provide confirmation of travel arrangements.

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Should the student wish to return to continue their studies in the following academic year, the student must pay the outstanding fees owed and also pay the full tuition fee for the coming academic year prior to a new Confirmation of Acceptance for Studies (CAS) being issued.

### **All Students**

All Students who are excluded from their course for non-payment of tuition fees are therefore no longer classed as students of the University and will not be permitted to remain in Halls of Residence following stage 3 exclusion. They will therefore be expected to leave within 28 days.

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## **Accommodation Fees**

Students are made aware of the cost of accommodation and the payment options available to them at the point of application. They are required to sign and agree the Terms of Contract; with the signed copy to be produced in order to obtain a room key.

### **Accommodation Fees – Payment Options**

Fees must be paid in full at the point of taking residency as outlined in the contract, unless an instalment plan is arranged via our online Payments page. The payment options are as follows:

#### **Home/EU Students**

By instalment plan in 3 instalments, taken at the beginning of each term, as per the terms of contract.

<http://accommodation.southwales.ac.uk/>

#### **International Students**

Payment must be made in full as per the terms of contract.

***Any failed instalment will automatically be attempted again 5 days following the original attempt. Should the second attempt fail, the instalment arrangement will be cancelled.***

### **Accommodation Fees – Debt Recovery**

Any student who does not have an instalment plan in place for the full value of the their accommodation fee liability, or has an instalment agreement that is cancelled leaving an outstanding debt will mean that the student is a debtor and is subject to the University's sanctions for debt recovery, which may include the following steps:

- Email from Accommodation Manager informing student of failed payment
- Invited to discuss non-payment with Accommodation Manager
- Finance inform student of Notice to Quit
- Student Receives Notice to Quit
- Letter Before (legal) Action sent to student
- Referral to the third party debt collection agency

*Refer to Appendix 2 'Debt Collection Policy Accommodation Fees' for further information.*

## **Financial Hardship**

The University recognises that some students may encounter financial hardship during their studies.

It is recommended that students experiencing financial difficulties make contact with the Student Money Advice Team to discuss their particular circumstances at the earliest opportunity, using the links below:

<http://studentmoney.southwales.ac.uk/contact/>

<https://www.southwales.ac.uk/study/fees-and-funding/contact-us/>

## **Withdrawals, Transfers and Interruption of Studies**

Information on Withdrawals, Transfers and interruption of studies can be found in the following link:

<http://unilife.southwales.ac.uk/pages/3020-withdrawal-transfer-or-suspension-of-studies>

*Refer to Appendix 3 'Student Withdrawals and Interruption of Studies Policy' for further detail.*

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## All Other Debtors

### **Debt Management**

Exceptions to the standard 28 days payment terms must be agreed by the Chief Finance Officer or his nominee.

Sending reminders to debtors is the responsibility of the Finance Department. This consists of a prescribed process which is determined by time and responses from the debtor.

Whilst the debt recovery procedure maybe specific to each case, the following steps may be taken by the Finance Department to recover debt:

- Email Notifications
- Statements
- Written Reminders from the University
- Referral to third party debt collection agency

Partners & businesses' non-payment can constitute breach of contract with USW. This could trigger early notice being given on partner agreements.

## **Useful Contacts**

### **Accommodation**

[http://www.southwales.ac.uk/accommodation/  
accom@southwales.ac.uk](http://www.southwales.ac.uk/accommodation/accom@southwales.ac.uk)

### **International**

[https://www.southwales.ac.uk/international/  
international.advice@southwales.ac.uk](https://www.southwales.ac.uk/international/international.advice@southwales.ac.uk)

### **Finance Department**

[https://payments.southwales.ac.uk  
revenue@southwales.ac.uk](https://payments.southwales.ac.uk/revenue@southwales.ac.uk)

### **Student Money Advice**

[https://www.southwales.ac.uk/study/fees-and-funding/  
money@southwales.ac.uk](https://www.southwales.ac.uk/study/fees-and-funding/money@southwales.ac.uk)



## Appendix 1

### Debt Recovery – Tuition

#### Outstanding Tuition Fees – Self-Paying Students

Any student who does not have an instalment plan in place for the full value of the their tuition fee liability, or has an instalment agreement that is cancelled leaving an outstanding debt will mean that the student is a debtor and is subject to the University's sanctions for debt recovery.

##### 7 Day Reminder

7 days after the date of the invoice, the student will be sent an email by the Finance Department to both their University and personal email account (as provided by the student) stating that their invoice has been generated.

##### Stage One

28 calendar days after the date of the invoice the student will be sent an email by the Finance Department to both their University and personal email account (as provided by the student) reminding them that fees are due for payment. Their Faculty will also be informed.

##### Stage Two

42 calendar days after the date of the invoice the student will be sent an email by the Finance Department to both their University and personal email account (as provided by the student). A letter will also be sent to the applicable address provided by the student. If arrangements are not made to pay fees at this point, the Faculty will be notified and the student's University IT facilities will be withdrawn within 5 days of the date of the email.

##### Stage Three (Exclusion)

77 calendar days after the date of the invoice, the student will be sent an exclusion letter to their personal email account and applicable address (as provided by the student). At this point, enrolment will be terminated meaning the student will be excluded from their studies and must not attend any further teaching activities. The student must leave the University immediately (see earlier Exclusion rules). Students have the right to appeal against their exclusion. Notice of appeal must be made in writing to the Finance Department and must be received not later than 10 working days after the formal date on the notification of exclusion.

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***The University reserves the right to refuse permission for Students to attend the Graduation Ceremony where tuition fees are owed.***

### **Letter Before Action (LBA)**

Once the debtor is no longer a student, they will be sent a letter informing they have still not paid their outstanding tuition fees. At this stage the debtor will be informed that they have 14 days to pay the outstanding fees in full, failure to do so will result in their account being passed to a third party debt collection agency.

### **Referral to Third Party Debt Collection Agency**

The account will be passed to the third party debt collection agency who will collect outstanding debt due to the University by liaising directly with the debtor. The third party debt collection agency can, on behalf of the university, instigate legal proceedings to recover the debt; including obtaining judgment against the debtor and enforcing this judgment.

As part of the University's debt recovery procedures, we use third party debt collection agencies. The University will only pass matters into their hands when all internal efforts have been exhausted.

*(This timeline is subject to university closures and exam period, during which no reminders will be sent to enrolled students)*

***The University will withhold the student's certificate and transcript until their tuition fees have been paid.***

### **Outstanding Tuition Fees – Sponsors**

#### **Stage One**

28 calendar days after the date of the invoice the sponsor will be sent an email, and a letter to the sponsor's address, by the Finance Department, reminding that fees are due for payment. An email is also sent to the student to both their University and personal email account (as provided by the student), advising that fees are due for payment.

#### **Stage Two**

56 calendar days after the date of an invoice the sponsor will be sent an email by the Finance Department and a letter to the sponsor's address. Both the letter and the email will advise that the student may lose their IT access for non-payment of the outstanding fees. An email is also sent to the student to both their University and personal email account (as provided by the student).

#### **Stage Three**

71 calendar days after the date of an invoice the sponsor will be sent an email by the Finance Department and a letter to the sponsors address. Both the letter and the email will advise that the sponsor has still not paid the outstanding tuition fees. At this stage the sponsor will be sent an LBA informing them that they have 14 days to pay the outstanding fees in full. Failure to do so will result in their account being passed to a third party debt collection agency or the outstanding fees being passed onto the student's account (which will then fall into the Debt Collection Policy for Self Paying Students).

### Appendix 2

## Debt Recovery – Accommodation

### Outstanding Accommodation Fees

Any student who does not have an instalment plan in place for the full value of the their accommodation fee liability, or has an instalment agreement that is cancelled leaving an outstanding debt will mean that the student is a debtor and is subject to the University's sanctions for debt recovery.

#### **Email from Accommodation Manager**

7 calendar days after the date of occupancy the student will receive an email from Finance informing them that they have failed to make due payment.

#### **Invitation to Discuss**

14 calendar days after the accommodation fees are due in full, the student will be contacted by the Accommodation Manager or suitable representative and invited to discuss the non-payment.

#### **Letter from Finance**

21 calendar days after the accommodation fees are due in full; the student will receive an email from finance informing them that they will be issued a notice to quit if the outstanding balance is neither cleared nor on an agreed instalment plan.

#### **Notice to Quit**

28 calendar days after the accommodation fees are due in full, the student will receive the 'Notice to Quit' from the Accommodation Manager and will be expected to vacate the accommodation within 28 days.

#### **Letter Before Action (LBA)**

Following the issue of the 'Notice To Quit', the debtor will be sent a letter informing them that they have still not paid their outstanding accommodation fees. At this stage the student will be informed that they have 14 days to pay the outstanding fees in full, failure to do so will result in their account being passed to a third party debt collection agency.

#### **Referral to Third Party Debt Collection Agency**

The account will be passed to the debt collection agency who will collect outstanding debt due to the University by liaising directly with the debtor. *(This timeline is subject to university closures and exam period, during which no reminders will be sent to enrolled students)*

### Appendix 3

## Withdrawals / Interruptions of Study/ Transfers

### Introduction

These regulations refer to the level of tuition fees to be charged to students who are withdrawn / transferred from their course / have an interruption of studies part way through their academic year. The regulations also give details on University policy regarding the payment of any refund of tuition fees due and the procedure for requesting a refund.

The effective date of a student's withdrawal / interruption of studies / transferral for the purpose of these regulations is the date entered on the student's record in the University's Student Administration and Management Information System (Quercus).

### Tuition Fee Liability – Home/EU

#### Undergraduate Students

- A 14 calendar date grace period will be allowed following the official course start date during which there will be no fee liability due
- A student discontinuing after the grace period, but before the second day of the second term, will be liable for 25% of their tuition fee.
- A student discontinuing on or after the second day of the second term, but before the second day of the third term, will be liable for 50% of their tuition fee.
- A student discontinuing on or after the second day of the third term will be liable for their full tuition fee.

***N.B. Discontinuing refers to interrupted study, withdrawing or transferring from the University of South Wales.***

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## **Full-time Postgraduate Students**

- A 14 calendar day grace period will be allowed following the official course start date during which there will be no fee liability.
- A student discontinuing after the grace period, but before the second day of the second term, will be liable for one third of their full tuition fee after the dissertation cost has been deducted.
- A student discontinuing on or after the second day of the second term, but before the second day of the third term, will be liable for two thirds of their full tuition fee after the dissertation cost has been deducted.
- A student discontinuing after the second day of the third term will be liable for their full tuition fee.

## **Part-time Postgraduate Students**

- A 14 calendar day grace period will be allowed following the official course start date during which there will be no fee liability.
- A student discontinuing after the grace period, but before the second day of the second term, will be liable for one third of their tuition fee.
- A student discontinuing on or after the second day of the second term, but before the second day of the third term, will be liable for two thirds of their tuition fee.
- A student discontinuing after the second day of the third term will be liable for their full tuition fee.

## **Part-time Professional Accounting & Finance Students**

- A 14 calendar day grace period will be allowed following the official course start date during which there will be no fee liability, with the exception of the cost of any study materials provided, which will be payable in full.
- A student discontinuing after the grace period, but within 4 teaching weeks of the course start date, will be liable for 25% of their tuition fee.
- A student discontinuing after the grace period, but within 8 teaching weeks of the course start date, will be liable for 50% of their tuition fee.

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- A student discontinuing after 8 teaching weeks of the course start date will be liable for their full tuition fee.

### **Research Students**

Research fees will be charged pro rata of the months studied. A student will be charged a full month's fee where they have remained enrolled in that month.

### **Tuition Fee Liability – International**

In line with the compliance responsibilities of the University's Tier 4 Sponsor licence, USW is required to notify UK Visas and Immigration of any applicant who has been assigned a Confirmation of Acceptance for Studies (CAS) and does not enrol as well as any significant change of circumstance affecting students on a Tier 4 student visa during their studies. This includes, for instance, if a student is withdrawn from their programme, or interrupts/discontinues their studies with the University.

If a student chooses to discontinue their studies, they should contact their Personal Tutor/Programme Leader to discuss the reasons leading to their decision. They must also seek advice from the Immigration & International Student Advice team prior to making a decision to withdraw from their programme of study, as they will need to understand the implications of leaving the programme of study for their current Tier 4 visa.

### **Undergraduate Students**

- A student discontinuing during the first term, but before the second day of the second term, will be liable for 50% of the tuition fee.
- A student discontinuing on or after the second day of the second term, but before the second day of the third term, will be liable for 75% of the tuition fee.
- A student discontinuing any time on or after the second day of their third term will be liable for the full tuition fee.

### **Postgraduate Students**

- A student discontinuing during the first term, but before the second day of the second term, will be liable for 50% of the tuition fee after the dissertation cost has been deducted.
- A student discontinuing on or after the second day of the second term, but before the start of the third term, will be liable for 75% of the tuition fee after the dissertation cost has been deducted.

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- A student discontinuing any time on or after the second day of their third term are liable for the full tuition fee.

### Part-time Professional Accounting & Finance Students

- A student discontinuing within 8 teaching weeks of the course start date will be liable for 50% of their tuition fee.
- A student discontinuing after 8 teaching weeks of the course start date will be liable for their full tuition fee.

### Research Students

- A student discontinuing during the first 6 months will be liable for 50% of the tuition fee. From month 7 a student will be charged an additional full month's fee where they have remained enrolled in that month.

**A student that interrupts their studies will be charged according to the rules above in the year in which the interruption occurs. When they return in the following academic year they will be charged the balance of the year's fees (effectively being charged one full year's fee across two academic years) providing that there are no changes to their curriculum.**

### Dubai courses

#### Tuition Fees

#### Withdrawal / Interruption of studies

- A student discontinuing during the first term, but before the second day of the second term, will be liable for 50% of the tuition fee.
- A student discontinuing on or after the second day of the second term, but before the start of the third term, will be liable for 75% of the tuition fee.
- A student discontinuing any time on or after the second day of their third term are liable for the full tuition fee.

***N.B. Discontinuing refers to interruption of studies, withdrawing or transferring from the University of South Wales.***

***For Debt Recovery, please see Appendix 1.***



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## **Refunds**

If a refund is due because of a visa refusal, the refund may be subject to an admin charge of £200. International Students should contact [international.admissions@southwales.ac.uk](mailto:international.admissions@southwales.ac.uk) for further information.

- Students studying at USW Dubai

If a refund is due because of a visa refusal, the refund may be subject to an admin charge of AED 1,000. Students should contact [international.admissions@southwales.ac.uk](mailto:international.admissions@southwales.ac.uk) for further information.

All requests for refunds should be made via email to the Finance Department using the following email address: [refunds@southwales.ac.uk](mailto:refunds@southwales.ac.uk)

**Refunds will only be made to the original fee payer.**

Students who have taken out a tuition fee loan will not be entitled to a refund directly from the University. The University of South Wales will notify the SLC of students' tuition fee liability and the SLC will amend the students' tuition fee loan liability accordingly.

## **Refund Methods**

The University of South Wales (USW) only refunds monies owed using 2 methods – Bacs or by credit/debit cards, as detailed below:

<b>Payment Type</b>	<b>Refund method</b>
Online Credit/Debit Card	Online Credit/Debit Card (if within 6 months of receipt)
Any other method	Bacs to original payer's bank account

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- Refund requests should be emailed to [refunds@southwales.ac.uk](mailto:refunds@southwales.ac.uk).
- If necessary, a USW Refund Request Form will be issued to the requestor, to be completed with the original payer's bank details.
- All University of South Wales (UK) refunds made to overseas bank accounts will be made in Pound Sterling (GBP). All University of South Wales (Dubai) refunds will be paid in Dirham (AED) (if originally paid into the USW AED bank account). Any charges incurred as a result of incorrect bank details being provided on the USW Refund Request Form will be deducted from subsequent refund attempts, thereby reducing the refund value.
- The University of South Wales will only refund the original payer, to negate the risks of money laundering and fraud, and to ensure PCI (Payment Card Industry) Compliance.
- If the original payer cannot be refunded due to exceptional circumstances, such as loss of life, the university will consider the request on an individual basis. However, this decision will be escalated to management and the refund process will be delayed. Formal documentation will be required from all parties involved and a witness required to sign.