



# Tuition Fees, Refunds and Compensation Policy

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| <b>External reference points</b> | QAA Core Practice Q1 The provider has a reliable, fair, and inclusive admissions system.<br>OFS condition or registration Section C |
| <b>Linked policies:</b>          | College Terms and Conditions<br>Student Protection Plan   |
| <b>Audience:</b>                 | Students  |

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## **1. Introduction**

- 1.1. This Policy sets out Oxford Business College's (the College) approach to tuition fees and refunds for its own taught programmes. The College's intent is to ensure it provides financial information that is impartial to all prospective and enrolled students.

## **2. Purpose**

- 2.1. The purpose of this Tuition Fee, Refunds and Compensation Policy is to provide clear and transparent guidelines for students, staff, and stakeholders of the College regarding the management and administration of tuition fees, the conditions under which refunds may be granted, and the process for seeking compensation.

## **3. Scope**

- 3.1. This Policy enables the College to reflect changes in the funding methodology and be more responsive to the needs and expectations of the student market regarding fees.
- 3.2. Fees are set annually by the College's Finance Committee, which reports to the Board of Governance.
- 3.3. The College may increase its Tuition Fees on an annual basis. Students who have already paid fees will not be asked to pay more in order to complete the course they have enrolled on if the fees increase.
- 3.4. As part of good customer care, the College is obliged to give students an opportunity to reclaim their fees by way of refund, within predetermined criteria. This policy sets our criteria whereby the College will consider and provide a refund of fees where the criteria are met.

## **4. Aims and Objectives**

- 4.1. This policy aims to ensure that students understand their financial obligations, the circumstances in which they may be eligible for a refund, and their entitlement to compensation, should it become necessary. The policy is aligned with the regulatory requirements of relevant UK bodies, including the Office for Students, and supports

the College's commitment to delivering a high-quality education experience while maintaining fairness and consistency in its approach to tuition fees and related matters.

## 5. Tuition Fees

- 5.1. Unless they are in receipt of a scholarship or bursary, students are liable for tuition fees from their course start date (not including any 'cooling off period' see Section 8) until they cease being a student, either by virtue of completing the course or by withdrawing from their programme of study.
- 5.2. If the student or their sponsor fails to pay their tuition fees in a timely manner, the College reserves the right to withdraw the student from their programme of study. The individual programme withdrawal process is outlined in each student programme handbook.
- 5.3. Should a student wish to leave the College before the end of their programme of study, the student is responsible for notifying the College in writing of their intention to withdraw (or take a leave of absence). If the student does not contact the College, they will remain enrolled on the programme and are thus liable to incur costs which could equate to the full year of tuition. The individual programme withdrawal process is outlined in each student programme handbook.
- 5.4. Requests to take a leave of absence from your studies or withdraw from a programme are not confirmed until the College has approved the request. The date of withdrawal or leave of absence will be used for tuition fee charging and refunding purposes.
- 5.5. If you wish to enrol on the course and expect the Student Loans Company to pay a tuition fee loan on your behalf, but do not have a loan approved at the point of enrolment, you will be personally responsible for ensuring your tuition fee is paid.
- 5.6. The College will issue a tuition fee invoice directly to you and payment of fees will remain your responsibility until such a point that your tuition fee loan is approved.

## 6. Students who are in receipt of Student Loans Company funding

- 6.1. If a student agrees to take out a Tuition Fee Loan from the Student Loan Company (SLC), but then changes their mind, they are responsible for paying the loan amount for up to the latest point of liability (first day of each term), back to the Student Loans Company. Students should ensure they have read the terms and conditions of their student funding package.
- 6.2. The processing and awarding of student finance is independent of the College. Any payments made to a student or to the College on behalf of the student are made in line with the student's loan agreement with the Student Loans Company.
- 6.3. Should a student lose entitlement to some or all of their Tuition Fee Loan during or after they have left their course, the responsibility for payment of the tuition fee will revert back to the student.

## 7. Student Loans Company Tuition Fees & Maintenance Loans Eligibility

- 7.1. Detailed below are the eligibility criteria for loans via the Student Loans Company which cover both Tuition (the course fees) and Maintenance (to cover living costs) loans.
- 7.2. English or EU full-time or part-time students can apply for a Tuition Fee Loan. The loan is paid directly to the College. You must pay it back.
  - 7.2.1. Full-time Student Tuition Fee Loan – Up to £6,165
  - 7.2.2. Part-time Student Tuition Fee Loan – Up to £4,625
- 7.3. UK students and migrant workers can apply for a Maintenance Loan for living costs. You may have to give details of your household income. The loan is paid directly into your bank account at the start of each term. You must pay the loan back.
- 7.4. Current eligibility for who qualifies for funding can be found at the following address: <https://www.gov.uk/student-finance/who-qualifies>
- 7.5. You will only get student finance if you are doing your first higher education qualification. This is true even if your previous course was self-funded. However, you may still get it if, for example;
  - 7.5.1. You change course.

7.5.2. You leave your course but decide to start again.

7.5.3. You are 'topping up' a higher education qualification, e.g. you have finished an HNC, HND or foundation degree and now want to do an honours degree.

## **8. Information for students who wish to pay their fees in instalments**

- 8.1. The College offers the opportunity to all students to pay their fees in instalments across the length of their programme of study.
- 8.2. Instalment dates vary depending on when you start your programme of study.
- 8.3. If you wish to pay in instalments, you must notify the College at the enrolment stage, so that a payment plan can be set up with the College's Finance Manager. On completion, this will be confirmed in the Confirmation of Acceptance of Studies Letter to students.

## **9. Information on tuition fees paid by a third party sponsor (not SLC)**

- 9.1. If another sponsor (e.g., an employer) is contributing towards some or all of your tuition fees, in order for the College to invoice the sponsor, we request that at the point of enrolment you provide the Finance Manager with a signed and dated letter on official letterhead, confirming the following:
  - 9.1.1. The student's full name and the name of the course that is being paid for.
  - 9.1.2. The academic year to which the sponsorship applies.
  - 9.1.3. The exact value of tuition fees the sponsor is agreeing to contribute.
  - 9.1.4. The name and address to which the College should send the invoice.
- 9.2. Any third-party sponsor must be aware that the College expects the agreed fee to be paid in full within 30 days of receipt of the invoice.
- 9.3. If the sponsor fails to pay the tuition fee on behalf of the student, payment of the tuition fee will be the responsibility of the student.

## 10. Cooling Off Period

- 10.1. You have 14 days to cancel your agreement with the College after you have completed the Acceptance of a Place Form found on the College website. This is called the 'cooling off' period. If you decide to cancel within 14 days of accepting your place on the course, you will receive a refund for any fees you have paid.
- 10.2. If you wish to cancel your course, you must complete a Cancellation of Place Form found on the college website.
- 10.3. If you are self-funded and have paid fees for a course you intend to join, you will have 14 days from when you accept the offer to cancel the course. During this cooling off period the College will refund any payments you have made within 20 days. If you wish to receive a refund, you must provide written confirmation of your wish to cancel using the Cancellation of Place Form.

## 11. Refunds

- 11.1. Any request for a tuition fee refund must be made in writing to the College Registrar.
- 11.2. The College will only consider claims for refunds of tuition fees where:
  - A student who has already paid cancels their place within the 'Cooling Off' period (see Section 9).
  - A student withdraws from their course of study.
  - The College terminates a student's course of study.
  - The College is no longer able to deliver a student's course of study.
  - A student has made an overpayment.
- 11.3. If you withdraw from your course or are required to withdraw by the College (termination) after the 14-day cooling off period, you may be entitled to a tuition fee refund. The College will confirm the official date of withdrawal/termination. Calculation of your refund entitlement will depend on your withdrawal/termination date and how you are funded.

| Date of Withdrawal        | % Of tuition fee due from SLC | % Of tuition fee due if Self-funded or sponsored. |
|---------------------------|-------------------------------|---|
| Day 0-14                  | 0                             | 0   |
| Day 15                    | 25%                           | 25%   |
| After the start of term 2 | 50%                           | 50%   |
| After the start of term 3 | 100%                          | 100%  |

- 11.4. Refunds are not paid in cash and will only be made to the original source. Where the tuition fee is paid by Student Loan Company (SLC), the College will make a refund to the SLC. Where the tuition fee is paid directly by the student, a refund will be made to the student's account from which the money was paid to the College. Where the tuition fee is paid by an external sponsor, a refund will be made to that sponsor.
- 11.5. Your refund may not be approved if you are withdrawn due to a serious breach of the College's Non-Academic Disciplinary Policy or Academic Malpractice Policy. You may also be denied a refund if you have failed to adequately engage with the College through adequate attendance and/or assignment submissions after receiving official College warnings in accordance with the College's Attendance and Engagement Policy.

## 12. Compensation

- 12.1. Where the College has to enact its student protection plan there may be implications for student finance arrangements. The College incorporates provisions within its annual



budget for the potential repayment of tuition fees and other refunds and compensation payments to students. A combination of cash reserves and (where appropriate) insurance policies will be designated for those students where an increased risk of non-continuation of study has been identified.

12.2. If a student feels they have been disadvantaged because of any significant material change listed in the Student Protection Plan, they can apply for compensation through the College Concerns and Complaints Process. Each application will be responded to with an individual evidence-based assessment.

12.3. The College will consider compensation claims for:

- Additional travel costs for students affected by a change in the location of their course.
- Commitments to honour student scholarships or bursaries.
- Maintenance costs and lost time in the unlikely event that it is not possible to preserve continuation of study.
- Tuition and maintenance costs where students must change course or provider.

10.4 All compensation claims are considered in context, and consider:

- What mitigation the College has already put in place to satisfy the complaint.
- The contract with the student, and how much of the contract is unfulfilled.

10.5 Decisions about how much compensation is appropriate are taken on a case-by case basis.

The College always aims to satisfy a complaint and refund claims at the earliest stage possible.

This early resolution culture extends to compensation claims.

## 13. Sanctions

13.1. If you do not pay your tuition fees on time as agreed, the College may:

- Restrict access to its premises and facilities.
- Suspend or terminate your registration.
- Report you to credit agencies and, if applicable, to Student Finance England
- Withhold certification.

11.2 If a student fails to pay fees by the end of study, the College will do all it can to find a resolution. If none can be found, the case will be brought to the Managing Director who will seek restitution of fees in accordance with the contract signed by the student on enrolment. The student's welfare will remain a priority and the student may be referred to the College Counsellor if required.

11.3 The College will follow a standard credit control process to seek recovery of fees due, including contacting the student by email, telephone or in person to secure settlement.

The following steps may then be taken:

- The College will negotiate a payment plan with the student over an agreed period of time. Full payment of fees must be made before any reference to course completion or certification is released.
- The student may agree a payment plan with OBC, or it could be arranged through legal representatives, on a case-by-case basis. Any legal costs incurred will be added to the fees the student owes.
- If fees remain unpaid after an agreed extension period, the College will not issue an award to the student and may initiate legal recovery of debts outstanding.
- In all instances, students who are unable or unwilling to pay outstanding fees should maintain very good lines of communication with the College to increase the chances of reaching an amicable resolution.