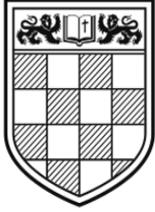




Regulations for the Payment of University Fees

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UNIVERSITY OF
WINCHESTER

**REGULATIONS FOR THE PAYMENT
OF UNIVERSITY FEES**



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Summary:	<p>This document defines the regulations regarding the payment of student fees and the procedures followed by the University in the collection of fees and recovery of debt..</p>

REGULATIONS FOR THE PAYMENT OF UNIVERSITY FEES

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1.0 COMMUNICATION

- 1.1 Email is the University preferred method of communication. Emails from the Finance Office will be sent to the student's University of Winchester (University) email address. (This is not the same as the Student's Canvas account.) It is the student's responsibility to check their University email account at regular intervals, so that they do not miss important messages.
- 1.2 Posted communications from the Finance Office are normally sent to the student's term-time address during University term time and to the student's home address at other times. The Finance Office reserves the right to send communications to either or both addresses, at any time as appropriate. It is the student's responsibility to collect their mail, or arrange to have it forwarded, so that they do not miss important letters.
- 1.3 Students must notify the University immediately there is any change in either their home or term-time address. Students living in University accommodation must contact Student Housing Services. Other students should update their addresses online by accessing 'My Record' on the University website.

2.0 INTRODUCTION

- 2.1 Fees are for the full academic year 2020/21 unless otherwise stated.
- 2.2 Students are personally responsible for ensuring that all appropriate fees, fines and other charges, including any element of fees payable by others (e.g. Student Finance England, employers or sponsors) are paid in accordance with these Regulations for The Payment of University Fees (the "Regulations").
- 2.3 Students of the University of Winchester have a contractual liability to pay to the University their fees for tuition, accommodation and any other services provided by the University. Tuition fees and accommodation fees are "fixed term" contracts, which means students are liable to pay fees relating to the complete academic year. Rights to cancel tuition and accommodation contracts are very limited. It is the student's responsibility to make sure that they are committed to the full academic year, and to complying with these Regulations, before enrolling. Tuition fees go towards the cost of the course and allow the University to provide the resources, staff contact and support students need. The fees charged will depend on the mode of study undertaken. Please see www.winchester.ac.uk/studentsandmoney for a list of course fees.
- 2.4 The applicable tuition fee will be stated in the University's offer letter to the student. It is not University policy to send invoices routinely to students for tuition fees.
- 2.5 If a sponsor requires the University to provide an invoice for tuition fees, the sponsor must notify the University (by email to credit.control@winchester.ac.uk).

3.0 PAYMENT ENQUIRIES

- 3.1 Payment enquiries are handled by the Cash Office (WB121) on the first floor of the Winton Building which is open from 10:00 to 15:00 Monday to Friday. Alternatively, any queries regarding payments can be discussed with the University's Credit Controller on +44 (0) 1962 827265.
- 3.2 Further information about fees can also be found on www.winchester.ac.uk/studentsandmoney

4.0 WHAT TO PAY

- 4.1 Tuition fees, accommodation fees and any other associated fees are reviewed annually. The current tuition fees can be found on www.winchester.ac.uk/studentsandmoney. Current accommodation fees are available on request from Student Housing Services.

5.0 HOW TO PAY

- 5.1 All payments made to the University must be made in GB pounds sterling (£). The student is responsible for ensuring that the correct sterling amount is paid on the due date for payment. Any currency conversion costs or other charges incurred in making a payment must be borne by payer.

- 5.2 Students may pay their fees either:

- In full at the start of the academic year
- In equal instalments (by Recurring Card Payment only) on the dates specified below

5.3 Paying Fees in Full

- 5.3.1 Credit and debit card payments can be made via the University's online payment portal <https://payments.winchester.ac.uk/payments>. The University accepts most credit/debit cards (but NOT American Express). Before paying by debit card, the student must ensure that there are enough funds in their bank account to cover the payment. Before paying by credit card, the student must ensure that the available credit limit is enough to cover the payment.

- 5.3.2 The University prefers payment by credit or debit card, Payment by cheque, bank draft or bank transfer is acceptable. The University does not accept payment by cash.

5.4 Paying Fees by Instalments

- 5.4.1 A student wishing to pay fees by instalments may do so only by registering for a recurring card payment ("RCP")**. RCP is an easy way to pay fees. This method of payment benefits both the University and the Student.

The advantages of paying by RCP are:

- It helps budget planning
- Payments will be made on time providing there are enough cleared funds available in the account on the due dates.
- Timely payments avoid interest charges.
- It keeps administrative costs down and there is no extra charge for payment by instalments.

**** Students must register their payment cards by 14th September 2020 for accommodation fees and by 30th September 2020 for tuition fees. Debt Management procedures, as set out in section 8 below, will apply to missed instalments.**

- 5.4.2 Fees may only be paid in instalments if using RCP. The University does not accept instalment payments by cash, cheque, bank draft, bank transfer, standing order or any other means except for RCP.

5.4.3 Fees that can be paid in instalments by RCP

Tuition fees and accommodation fees for Undergraduate students who start in semester 1 and all Postgraduate student fees can be paid in instalments by RCP. All other fees (such as fees for short courses) must be paid in full in advance. Students funded by Lånekassen may pay in instalments (see Regulation 7) but the instalments are not made by RCP.

5.4.4 Instalment dates and amounts

The Finance Office will send an email to the student's University email account to confirm the amounts and dates of the instalments which will be collected from their card. The email should be received by the following dates

Tuition Fees

Semester 1 start

6th November 2020

Semester 2 start

5th March 2021

April Research Cohort

23rd April 2021

Accommodation Fees

2nd October 2020

It is the student's responsibility to make a note of these dates and check their email accounts. Any student who has not received an instalment confirmation email by the relevant date should contact the Credit Controller in the Finance Office on +44 (0) 1962 827265 or email credit.control@winchester.ac.uk if they are not certain how much they need to have in their bank account to meet a debit card payment, or available on their credit card to meet a credit card payment.

5.4.5 Setting up an RCP mandate

RCP instructions are set up via the University's online payment portal at <https://payments.winchester.ac.uk/payments>. Full instructions are given on the portal.

5.4.6 Duration of an RCP mandate

Unless cancelled (see Regulation 5.4.7) an RCP instruction will last for the remainder of the academic year to which it relates. It is the student's responsibility to renew their RCP instructions for each subsequent academic year that they are liable to pay fees to the University. If an RCP mandate is not renewed by the date stated in the applicable year's Regulations, the student will be liable to pay the fees in full in advance and the University may begin Debt Management procedures (see section 8 below).

5.4.7 Cancelling an RCP instruction

An RCP may be cancelled by giving the University Finance Office at least 10 days' notice in writing to: studentpayments@winchester.ac.uk. The University will confirm the cancellation in writing to the student's University email address.

If the Finance Office has not been informed of an RCP cancellation, and an instalment collection fails, the student will be liable to pay interest on accommodation fees (at 3% above the base rate of the Bank of England).

The University will only charge interest on accommodation fees if they have not been paid within 14 days of the due date.

If the University is unable, for any reason, to collect any payment for all or any part of the Fees from the card, the University will issue a reminder letter requesting payment

for the missed instalment. If the student is unable to make the agreed payment, they should contact the University Credit Controller.

5.4.8 Further information and guidance on the RCP Instalment Scheme is available from the Credit Controller in the Finance Office on 01962 827265.

6.0 PAYMENTS BY THIRD PARTIES

6.1 In these Regulations, an employer or other organisation which agrees to pay all or part of a student's tuition fees is referred to as "sponsor". The University will invoice the sponsor for the appropriate amount. Family and friends are not classed as sponsors. Students who are financially assisted by family and/or friends are classed as self-financing.

6.2 Acceptance of sponsorship is at the University's discretion. The University can reject a sponsor and may give reasons for doing so, but it is not obliged to give reasons.

6.3 Students with sponsors will need to inform their sponsor that for each academic year, the sponsor must provide the University with a letter on its letterhead, or a purchase order, in each case signed by the sponsor's authorised representative and containing the following information:

- The student's full name
- If it has been issued to the student, the student's University ID number
- The academic year to which the letter/purchase order relates
- The amount of tuition fees the sponsor is willing to pay for that student for the academic year in question (instalment options are not available)
- The name of the person, and organisation to whom the invoice should be sent and the email and postal address where the invoice should be sent.
- If required to be stated on the University's invoice, the sponsor's reference or purchase order number.

6.4 The sponsor should send the letter or purchase order as a .pdf (portable document format) file by email to credit.control@winchester.ac.uk before the student enrolls at the University.

6.5 The University can reject a sponsor's letter or purchase order if all the required information has not been provided.

6.6 Sponsors must pay the University's invoices within 28 days of the date on the invoice.

6.7 If a sponsor fails to pay on time or at all, or withdraws their support, or is only contributing part of the student's fees, the student remains liable for all unpaid fees

7.0 PAYMENT DATES

7.1 Tuition fees

7.1.1 Arrangements for loan-financed and self-financed students

If a student at Undergraduate or PGCE level takes out a tuition fee loan for the full value of their tuition fee and has a support notification from Student Finance to confirm this, the loan will be paid direct to the University and used to pay the student's tuition fees.

At postgraduate levels other than PGCE (and excluding students funded by Student Finance Northern Ireland), tuition fee loans are paid direct to students. These students will need to arrange to pay their tuition fees to the University in the same way as self-financed students.

Postgraduate students funded by Student Finance Northern Ireland can qualify for a tuition fee loan up to £5,500 for one course. The loan will be paid to the University, but the student will need to arrange to pay any fees above the amount of the loan to the University, in the same way as self-financed students.

If the student has chosen not to take out a tuition fee loan, or does not satisfy the requirements for a tuition fee loan, they will be regarded as self-financed. Students whose fees are paid by parents are also regarded as self-financed. Self-financed students must pay their tuition fees in accordance with Regulations 7.1.1 to 7.1.2 below.

Courses lasting fewer than 16 weeks (such as pre-sessional courses) must be paid in full before the start of the course.

7.1.1 Undergraduate Fees

UK and EU students

Students are required to pay their tuition fees in full, or to pay in instalments by RCP (see Regulation 5).

Fees are to be paid:

- in full by or at enrolment or,
- by RCP in **two** equal instalments on **1st December 2020** and **1st February 2021**.

Students funded by Lånekassen

Fees are to be paid:

- in full by or at enrolment or,
- by two equal instalments the first of which is due by or at enrolment and the second instalment by 15th January 2021.

Instalment payments can only be made via the University's online payment portal at <https://payments.winchester.ac.uk/payments> . If no invoice is displayed when making an online payment, the student should select the "upfront payment" option for tuition and enter the amount to be paid. **Recurring Card Payment should not be used.**

Overseas (international) students from outside the UK and the European Union

The University will send a 'Fee Deposit Information Sheet' to international students. International students must pay the applicable fee deposit to the University before the University will issue its Confirmation of Acceptance for Studies (CAS) letter. Payments must be made online at <https://store.winchester.ac.uk/product-catalogue/student-payments/finance/tuition-fee-deposit-payments>.

If the student requires a TIER 4 student visa, they will need to request a Confirmation of Acceptance for Studies (CAS) from the University's Admissions Team.

International students must to pay the balance of their tuition fees for 2020/21 as follows:

- in full by or at enrolment or,
- by RCP in **two** equal instalments on **1st December 2020** and **1st February 2021**.

International students may apply for a refund of their tuition fee deposit if they are unable to obtain the requisite visa. All requests must be in writing to the International Department and will be assessed in accordance with the International Deposit refund policy available to view at <https://www.winchester.ac.uk/about-us/leadership-and-governance/policies-and-procedures/?download=true&id=392>

An international student who wishes to apply for a refund must notify the University's International Office in writing supplying a clearly legible copy of their visa refusal letter. This should be emailed to international@winchester.ac.uk or sent by post to:

International Student Recruitment
University of Winchester
Sparkford Road
Winchester
Hampshire
SO22 4NR

If the application for a refund is successful:

- The refund will be only be made to the applicant if the applicant paid the deposit themselves
- If another individual or organisation paid the deposit on the student's behalf, the refund will be made to the payer, not to the student
- Refunds will only be made to the account from which payment was made
- Refunds will be made in GBP (British Pounds) Sterling (£).
- Refunds will be made as soon as reasonably practicable after the decision to award, but exact times may vary depending upon the method by which the original payment was made.
- The refund will be net of (the amount after deducting) any applicable currency exchange and banking charges.
- The University deducts its administration charge in line with the International Deposit refund policy before refunding a deposit.

7.1.2 Postgraduate Fees

Part Time and Full Time Postgraduate Tuition fees are taken in line with the instalment plan selected by the student when they enrol online each year; payment dates for the academic year 2020/21 are as follows:

Postgraduate students starting in semester 1:

- **2 equal instalments (suited to students receiving a Postgraduate Loan):** payments will be taken on 15th January 2021 and 7th May 2021
- **5 equal instalments:** payments will be taken on the 1st of each month -1st December 2020 to 1st April 2021 inclusive

Postgraduate students starting in semester 2:

- **2 equal instalments (suited to students receiving a Postgraduate Loan):** payments will be taken on 7th May 2021 and 1st October 2021
- **5 equal instalments:** payments will be taken on the 1st of each month -1st April 2021 to 1st August 2021 inclusive

Research students starting in April:

- **2 equal instalments (suited to students receiving a Postgraduate Loan):** payments will be taken on 1st May 2021 and 1st October 2021
- **5 equal instalments:** payments will be taken on the 1st of each month -1st June 2021 to 1st October 2021 inclusive

7.2 Accommodation Fees

Students living in University housing will be notified separately about accommodation fees. Students are required to pay accommodation fees in accordance with their Student Residential Licence Agreement and the appropriate Student Residence Regulations.

Accommodation fees can be paid in one of the following ways**:

All students (except those funded by Lånekassen)

- in full before **9th October 2020**
- by RCP in three equal instalments: **9th October 2020, 15th January 2021 and 7th May 2021.**

Discount for full payment in advance: Students who pay their University accommodation fees for a full academic year in advance are entitled to a discount of £100 per room. If there is more than one occupier, the discount is shared equally between the occupiers. The discount is deductible when making the payment. If an accommodation agreement ends before it is due to expire in a way that entitles the student to a refund, the £100 discount will be disappplied when the University makes the refund.

**** RCP instalments coincide with student loans:** There are 3 instalments and these coincide with payment dates of maintenance loans from Student Finance, to help students with their budgeting. Accommodation fees are charged at the same daily/weekly rate throughout the licence period. An individual instalment payment does not cover the student's stay in accommodation between one instalment date and the next. **Therefore, if a student leaves their accommodation part-way through an academic year, any refunds due to the student, and any balancing (top-up) payments due from the student, will be apportioned daily.**

Students funded by Lånekassen:

- in full before **9th October 2020**
- by two equal instalments the first of which is due by / at enrolment and the second instalment by **15th January 2021.**

Discount for full payment in advance: Students who pay their University accommodation fees for a full academic year in advance are entitled to a discount of £100 per room. If there is more than one occupier, the discount is shared equally between the occupiers. The

discount is deductible when making the payment. If an accommodation agreement ends before it is due to expire in a way that entitles the student to a refund, the £100 discount will be disappplied when the University makes the refund.

Instalment payments can only be made via the University's online payment portal at <https://payments.winchester.ac.uk/payments> . If no invoice is displayed when making an online payment, the student should select the "upfront payment" option for tuition and enter the amount to be paid. **Recurring Card Payment should not be used.**

8.0 DEBT MANAGEMENT

- 8.1 The University will take an understanding approach to any student who is struggling to manage their finances or facing financial difficulties, provided the student contacts the University's Credit Controller (either in writing or by making an appointment) as soon as it becomes apparent that they will have difficulty making their payment.
- 8.2 Realistic payment plans can be arranged if a student initiates contact with the University about their difficulties at an early stage.
- 8.3 If a student does not warn the University that a payment might be missed or delayed, the University is likely to take debt enforcement action against the student. If debt enforcement action is taken, the university will claim from the student the fees, in addition to the debt itself.
- 8.4 The University may also take enforcement action (and claim the enforcement fees properly and reasonably incurred) against a student who arranges a payment plan but then fails to keep to that plan.
- 8.5 Students experiencing difficulties in paying any fees and charges should seek help at the earliest opportunity by contacting the University's Credit Controller on +44 (0) 1962 827265 or credit.control@winchester.ac.uk
- 8.6 A student may seek further assistance from the following departments:
- a) Contacting Student Services at Student.Advice@winchester.ac.uk, or by telephone on 01962 827341, or in person via their reception desk in the Winton Building.
 - b) Contacting the Students' Union <https://www.winchesterstudents.co.uk/advice>
- 8.7 If a student does not make payment when it falls due, the University's will follow its Debt Management procedures according to the applicable funding category, as set out in Regulations 8.8 to 8.11.

8.8 Tuition Fees - Paid by Student Finance

- 8.8.1 If a student has applied through Student Finance for tuition fee funding, the student must supply confirmation of funding for the applicable academic year (a Student Support Number and payment schedule) to the University as soon as available **and bring the Student Support Number and payment schedule with them to enrolment.**

- 8.8.2 If a student has applied to Student Finance but the University has not received confirmation that the student's application has been approved, the University will still allow the student to enrol for the current academic year.
- 8.8.3 If a student wishes to enrol without Student Finance confirmation of funding, the University may require the student to provide relevant payment details before allowing the student to enrol.
- 8.8.4 If the University has not received confirmation of funding by 31st October 2020, the University will regard the student as being as self-funding, and payment of tuition fees will be the student's personal responsibility.
- 8.8.5 If a student who is regarded as self-funding under Regulation 8.8.4 fails to make any payment by the due date, the University will follow the Debt Management procedures as outlined in section 8.9.
- 8.8.6 The University will not start enforcement action against a student who has provided their Student Finance Student Support Number and payment schedule if, through no fault of the student's, the University does not then receive payment from Student Finance on the due date.
- 8.8.7 If a self-funding student provides a Student Support Number and payment schedule to the University after having paid tuition fees in respect of the same academic year direct to the University, the University will refund the applicable duplicated amount to the original payer of the fees.

8.9 TUITION FEES - PAID DIRECTLY BY THE STUDENT

If a self-funding student fails to pay their tuition fees on or before the due date for payment the University will follow the procedures in the table below:

Summary of procedure for self-funded students

Offer letter	Letter	Student receives confirmation of tuition fees in their offer letter. Payment is due in accordance with the Regulations for the Payment of University Fees. If there is a query or dispute about the amount of fees charged, the student should contact Finance on enrolment.
Days 1 - 7 overdue	Email & text	Debt chasing procedures will start. Text sent to remind students to check their University email account. Reminder is emailed to appropriate email address warning student that if payment is not made within 7 days access to IT and Library facilities may be withdrawn and may not be reinstated until after payment has been made, or a payment plan is agreed with Finance. Academic staff will be encouraged to emphasise the importance of paying on time and the potential impact of late payment on study.
Days 8 - 14 overdue	Email & text	Letter emailed and text sent to invite the student to attend Finance for a meeting. IT & Library facilities may be suspended until payment in full is received or a payment plan is agreed with Finance. A notification is sent to the relevant Faculty Manager for Wellbeing advisors to follow up with vulnerable students.
Days 15 -21 overdue	Email	Letter emailed to student advising that payment is still outstanding. The letter asks the reason for non-payment e.g. applying for a loan and asks the student to inform the University's Credit Controller. Letter advises the student that they may be withdrawn if they do

		<p>not make payment in full or agree a payment plan with Finance.</p> <p>Students are also made aware that if 80% or more of the debt remains unpaid the University will refuse re-enrolment for the following year of the course.</p> <p>Students in their final year must make settlement of all fees to the University by 31st May 2020.</p> <p>Student is also made aware that they will not be invited to attend graduation if they have any debt with the University.</p>
Days 22-28 overdue	Email	<p>Final notice is emailed to the student informing them of imminent withdrawal proceedings and requesting they contact Finance within the next 7 days to arrange a payment plan or make payment. The letter notifies the student of the future debt recovery proceedings should the debt remain unpaid after they have been withdrawn.</p>
Days 29- 35 overdue	Letter issued by Registry	<p>Withdrawal Notice issued.</p> <p>The student will be referred to the University's debt collectors, which may lead to legal action being taken against them. Such action may lead to County Court Judgment being registered, and Bailiffs being asked to seize property. This may also affect a student's credit rating and the student may find it difficult to gain credit for six years. The University will claim from the student the costs incurred in collecting the debt, including legal fees, court fees, enforcement fees and its reasonable administration fees.</p> <p>If a student subsequently requests re-admittance to the University, this is conditional upon full payment of outstanding debts held with the University and at the discretion of the Academic</p>

		<p>Registrar, in compliance with section 3.3 of the Academic Regulations for Taught Programmes.</p> <p>If a student arranges a payment plan with the University or pays all outstanding debt in full before academic work is assessed, there will be no academic penalty imposed on that work for late payment. (Other academic penalties, e.g. for late submission of coursework, are not affected.)</p>
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8.10 ACCOMMODATION FEES

If the student fails to pay their accommodation fees the University will follow the procedures in the table below.

Day 0	Email	Invoice raised. Payment is due in accordance with the Regulations for the Payment of University Fees. If there is a query or dispute about the amount of fees charged, the student should contact Student Housing Services on receipt of invoice.
Days 1-7 overdue	Email	Reminder issued. Reminder notifies student that they are in breach of their student residential licence agreement and the potential consequences.
Days 8- 14 overdue	Email	Reminder issued to student to attend Finance for a meeting. The student is informed that the Student Housing Services Manager will be informed and that they may be asked to leave their accommodation.
Days 15 - 21 overdue	Email	Final notice is emailed notifying the student that if the debt is not paid within 7 days the University will issue the student with a notice to terminate their accommodation licence agreement.
Days 22- 28 overdue	Email	Notice of intention to take legal action is emailed to student. Student Housing Services issue a Notice warning the student that if they do not leave their accommodation by the date

		stated in the Notice, legal proceedings for possession will be taken against them. The date stated in the Notice will be at least 28 days after service of the Notice.
Days 60		If the debt remains unpaid and the student remains in occupation when the Notice expires, the Finance Department will refer the debt to the University's debt collectors and the University's solicitors. The University will follow advisors' guidance as to whether to take legal action against the student for debt recovery, possession of the accommodation or both. Legal action against the student may lead to a County Court Judgment (CCJ) being registered, and bailiffs being asked to seize property. CCJs will affect a student's credit rating and the student may find it difficult to gain credit for six years. The University may claim interest on late payments, as set out in the licence agreement and the Tenant Fees Act 2019. The University will ask the court to order the student to pay the costs of the legal action and enforcement.

8.11 OTHER FEES AND CHARGES

- 8.11.1 Payments for the use of University facilities, provision of resources, bank charges, currency conversion charges, administration fees, making good damage, and all other fees and charges that are not 'tuition fees' or 'accommodation fees' are due for payment within 28 days of the date of the University's invoice.
- 8.11.2 All payments made to the University must be made in GB pounds sterling (£). The student is responsible for ensuring that the correct sterling amount is paid on the due date for payment. Any currency conversion costs or other charges incurred in making a payment must be borne by the payer.

8.11.3 The student's contract with the University may be for the supply of more than one service and/or product (e.g. tuition, accommodation, internet, course materials or excursions etc.). If the student agrees to buy several products and/or services from the University and does not make all the agreed payments when they fall due, the University may:

- (a) Suspend the supply of certain services and/or products until payment has been made; and
- (b) Refuse to supply further services and/or products.

8.11.4 The University will not withdraw or withhold services that are reasonably required for the occupation of residential accommodation with the intention of causing the student to give up their occupation or refrain from exercising any rights or pursuing any remedy in respect of that accommodation, but it may withhold non-essential services (such as internet connection) if the student is in debt to the University and has not responded to the University's requests to pay the debt or make and keep to a payment plan.

9.0 ALLOCATION OF PAYMENTS

9.1 If a student who is in debt to the University makes a payment, the payment will be allocated to the oldest debt first (and any additional charges associated with it), unless otherwise authorised by the Finance Department.

10.0 EXCEPTIONAL FEE PAYMENT ARRANGEMENTS

10.1 The Finance Department will consider individual applications from students for exceptional fee payment arrangements if there are compelling extenuating circumstances or severe student hardship.

10.2 Favourable terms for payment are discretionary and if a student does not keep to any agreed payment plan then the concession may be withdrawn and the student will be liable to make their payments in accordance with the strict terms of their contract.

11.0 DEFAULTS ON A PAYMENT

11.1 If payments have been scheduled to be made via Recurring Card Payment (or any other instalment plan) and an instalment is missed, the **University will issue a reminder letter requesting payment for the missed instalment. If the student is unable to make the agreed payment, they should contact the University Credit Controller.**

12.0 OUTSTANDING DEBT

12.1 The University will not normally withdraw a student's IT and Library access during an academic year if the student has paid at least 80% of the tuition fees that have fallen due **and** has a current payment plan in place for the balance. The University may ask the student to provide detailed evidence of their income and expenditure before agreeing a payment plan.

12.2 The University will not normally prevent a student from progressing to the next academic year of their course of study if they have paid at least 80% of their full year's tuition fees **and** have a payment plan in place for the balance. The University may ask the student to provide detailed evidence of their income and expenditure before agreeing a payment plan.

12.3 Students and their guests will not be permitted to attend any award ceremony while they are in debt to the University.

- 12.4 The University will not normally accept a student onto a new program of study while they have a debt with the University
- 12.5 The University may refuse to give references to future landlords for students who have accommodation fee debts.
- 12.6 The University is likely to refuse an application for University accommodation from a returning student if they have a poor payment record for accommodation fees.
- 12.7 If at any time the University is liable to pay any money to a student, the University may first apply that money to pay any of the student's outstanding debts to the University. If the amount to be paid to the student is more than the amount of the student's debt, the University will pay the surplus to the student. The University will provide a written explanation of any deductions that have been made to settle outstanding debt. If the debt owed by the student is more than the amount the University is liable to pay the student, the student will remain liable for the shortfall.
- 12.8 Students who fail to comply the University's Regulations for the Payment of University Fees may also be subject to the University Student's Disciplinary Procedures.

13.0 FORMER STUDENTS

If a student withdraws or leaves their studies with debt owing to the University the Finance Department will continue to pursue recovery of the debt. If the former student fails to agree arrangements to settle the outstanding amounts with the University, they will be referred to the University's debt collection agency for further action, which may include court proceedings against the student. The student may then be liable for any other associated costs over and above the debt including interest, court costs and administration costs.

14.0 REFUNDS

- 14.1 All refund requests must be made in writing to credit.control@winchester.ac.uk
- 14.2 The University shall have a reasonable time to investigate any request for a refund, and may ask the student to provide further relevant documentation in support of the request before agreeing to make the refund.
- 14.3 Where the student validly exercises a statutory right to cancel, the refund will be made in GB pounds sterling of the same amount that the University received. If the payee's bank or card provider charges currency conversion costs or any other fees, these must be borne by the payee. The University will not pass on its own banking charges or charge any fee in respect of the refund.
- 14.4 Where the student validly exercises a contractual right to cancel the refund will be made in GB pounds sterling of the same amount that the University received. If the payee's bank or card provider charges currency conversion costs or any other fees, these must be borne

by the payee. The University may pass on its own banking charges or charge an administration fee for making the refund.

- 14.5 Refunds will only be made to the source card or account from which the original payment was received.
- 14.6 If at any time the University is liable to pay a refund to a student, the University may first apply the refund to pay any of the student's outstanding debts to the University. If the amount the University is liable to refund is more than the amount of the student's debt, the University will pay the surplus to the student. The University will provide a written explanation of any deductions that have been made to settle outstanding debt. If the debt owed by the student is more than the amount the University is liable to refund, the student will remain liable for the shortfall.
- 14.7 If the University is liable to refund money to a student, but there is a disagreement about how much the University is entitled to retain to pay a student debt, the University will refund to the student the amount that is not in dispute. The University may retain the amount that is in dispute until the dispute has been settled. The disputed amount will then be allocated to the person entitled to it.

15.0 WITHDRAWING FROM OR INTERRUPTING A COURSE OF STUDY

- 15.1 If a student wishes to withdraw or interrupt studies it is the student's responsibility to contact Registry, complete the appropriate form, and (where applicable) return their ID card. If the student is funded through Student Finance England the student must inform that organisation of the 'Change of Circumstance'. (See www.gov.uk/student-finance)
- 15.2 Simply stopping or suspending attendance at classes or use of services is not a valid means of withdrawing from or interrupting a course of study and does not reduce the student's liability to pay fees in full.
- 15.3 Withdrawal/Interruption of studies may affect a student's entitlement to University Financial support, as explained at <https://www.winchester.ac.uk/studentsandmoney>.
- 15.4 If a student withdraws from or interrupts their course during an academic year after enrolment, they are liable to pay a proportion of their tuition fees, whether full time or part time and regardless of their source of funding.
- 15.5 The applicable proportion payable is set out in the table below:

Start Date	Date upon which the student's withdrawal or interruption is agreed by registry.	Proportion of course fee payable.
Semester 1	21 September 2020 to 11 October 2020	0%
	12 October 2020 to 10 January 2021	25%
	11 January 2021 to 3 May 2021	50%
	4 May 2021 to 21 May 2021	100%
Semester 2	11 January 2021 to 31 January 2021	0%
	1 February 2021 to 3 May 2021	25%
	4 May 2021 to 21 May 2021	50%

	20 September 2021 to 9 January 2022	100%
Research / Doctorate (1 October start)	1 October 2020 to 21 October 2020	0%
	22 October 2020 to 31 December 2020	25%
	1 January 2021 to 31 March 2021	50%
	1 April 2021 to 30 September 2021	100%
Research / Doctorate (1 April start)	1 April 2021 to 21 April 2021	0%
	22 April 2021 to 30 June 2021	25%
	1 July 2021 to 30 September 2021	50%
	1 October 2021 to 31 March 2022	100%

15.6 Withdrawal or interruption from study will become effective from the last date of attendance as specified on the withdrawal/interruption form.

16.0. REPEATING STUDIES

16.1 Students repeating a year of study will be charged the fee applicable to the course for the year of repeated study in question. This may be more than the fee that applied when the student first undertook the course of study.

16.2 Students repeating a full year will be charged the full year's fee. Students repeating part of a year will pay a proportionate part of the full year's fee.

16.3 The University has discretion whether to allow a student to repeat part of a year of study.

17.0 COMPLAINTS

If a student is dissatisfied regarding a decision concerning payment of fees or any other debt with the University, they should contact Credit Control in writing or by email at credit.control@winchester.ac.uk. If a student remains dissatisfied, they should follow the University's complaints procedure.

18.0 CONTACT INFORMATION

Email / website	Phone	Contact Type
Credit.contol@winchester.ac.uk	01962 827265	Payments
Student.Advice@winchester.ac.uk	01962 827341	Student Services for independent advice and support
https://www.winchesterstudents.co.uk/advice	01962 827418	Students' Union for independent advice and support

