

Queen Mary University of London

Tuition Fee Regulations 2014/15



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1. Introduction

- 1.1 These regulations apply to new and continuing students enrolling on a Queen Mary programme of study. By accepting an offer of a place or enrolling on a programme, you agree to abide by the terms of these regulations.
- 1.2 Queen Mary charges tuition fees annually for its programmes of study. Tuition fees are reviewed each year and are liable to increase each year. Tuition fees for new students are published on the Queen Mary website. Tuition fees for continuing students are published on the College intranet.
- 1.3 The level of tuition fees charged is determined by a student's fee status, which is assessed by Queen Mary. There are two levels of fees: the Home/EU rate and Overseas rate.
- 1.4 Tuition fees for undergraduate Home/EU students are regulated by the UK government. Students starting their programme in 2012/13 and thereafter are subject to the new fee regime charge of £9,000. Those starting their programme in 2006/7 or thereafter but before 2012/13 will remain on the old fee regime of £3,465. Students starting their programme before 2006/7 or earlier are 'old system' students and are charged £1,380. Reduced fee charged for a study year abroad or a sandwich year out are also regulated, with two rates for new regime students depending on the nature of arrangements (see tuition fee schedules for current amounts). Students who study abroad or do a sandwich placement for one semester only, pay regular fees for the year.
- 1.5 Overseas tuition fees as well as Home/EU postgraduate fee are set by Queen Mary. If the programme of study is longer than one year, fees for the second and subsequent years will be subject to annual increases in line with inflation. Students interrupting studies are liable to pay the continuing student rate for the cohort they join on their return.
- 1.6 Fees for variable mode postgraduate programmes are payable in the first two years only, even if the student is enrolled for more than two years.
- 1.7 Tuition fee charges may differ from one programme of study to another and reflect the resources required to deliver that programme.
- 1.8 Queen Mary may offer full or partial scholarships to international students paying the Overseas fee rate. Students who are sponsored by a government or other funding body are not eligible for the award of a Queen Mary scholarship.

2. Student Fee Liability

- 2.1 Students are personally liable for payment of their fees throughout the programme of study, even where they have a sponsorship agreement or have arranged for Queen Mary 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.
- 2.2 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 will be subject to sanctions, which can include the termination of registration.

2.3 In order to re-enrol on a second or subsequent year of a programme, students must have cleared all debts to Queen Mary from the previous academic year.

3. **Assessment of Fee Status**

3.1 Before students enrol on a programme at Queen Mary, the Admissions and Recruitment Office assesses whether they are a Home/ EU or Overseas student for fees purposes, based on information provided in the application form. This determines the level of tuition fees payable (if appropriate) and is also required for statutory reporting by Queen Mary to UK governmental bodies. If there is insufficient information to determine a student's fee status or if a student feels he or she has been incorrectly assessed, the student will be required to complete a Fee Classification Questionnaire and provide documentary evidence. Students who hold UK student immigration permission are not eligible to enrol on a part-time programme.

3.2 A student's tuition fee status normally remains unchanged for the duration of the programme of study. However, there are some circumstances when a student's fee status may change from Overseas to Home/EU after the start of the programme. In such cases, the student will be required to submit a further Fee Classification Questionnaire and documentary evidence before a decision can be made. Any new rate of fees payable will be charged from the next academic year. For information about the circumstances in which a student's fee status may change from Overseas to Home/EU, please contact the Queen Mary Advice and Counselling Service (www.welfare.qmul.ac.uk) or visit www.ukcisa.org.uk

4. **Payment Deadlines**

4.1 **Undergraduate Home/EU Students with a Tuition Fee Loan**

- a) Most undergraduate Home/EU students are eligible to apply for a tuition fee loan from the Student Loans Company to cover all or part of their tuition fees. Home students resident in England as well as EU students should apply via Student Finance England. Home students not resident in England should apply via the Student Awards Agency for Scotland, Student Finance Wales or Student Finance Northern Ireland, as appropriate.
- b) If a student applies for a tuition fee loan to cover only part of the fees, the student is responsible for paying the balance at enrolment.
- c) Payment is made by the Student Loans Company directly to Queen Mary. Students receive a Financial Notification letter from the Student Loans Company setting out their entitlements. New students must show the Financial Notification letter at enrolment.
- d) Students resitting out of attendance are charged an administration fee of £55 per 15 credits by Academic Registry in order to resit their assessments. Given that this is an administration fee and not a tuition fee, students may not apply for a tuition fee loan to cover this charge. Students should contact the Advice and Counselling Service for specialist advice on their entitlement to additional student finance if their course takes longer to complete than originally planned. See www.welfare.qmul.ac.uk
- e) Field trip fees may not be covered by a tuition fee loan so students must pay these charges themselves before or at enrolment, where relevant.

- f) Students who hold an equivalent or higher level qualification to the one they are going to study at Queen Mary are not eligible for tuition fee loans unless they are enrolling on the Graduate Entry Programme in Medicine, in which case they are eligible for partial funding.
- g) Some new students may not receive their Financial Notification letter by the time of enrolment. If this happens, students are asked at enrolment to confirm the amount of the tuition fee loan they have applied for (or intend to apply for) and pay any excess amount due.
- h) Continuing students are responsible for re-applying annually to Student Finance England (or other relevant UK funding authority) for a tuition fee loan. Students may be required to provide evidence that the tuition fee loan is available at or before enrolment. Students who started their programme before 2006/7 may be eligible for a means-tested tuition fee grant.

4.2 Undergraduate Home/EU Students who are Self-funding

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

- in full before or at enrolment
- in instalments, with 50% paid before or at enrolment and the remaining 50% by 31st January (for programmes starting in September)
- in instalments, with 50% paid before or at enrolment and the remaining 50% by 30th April (for programmes starting in January)
- With agreement in advance from the Fees Office, in eight instalments, with 25% paid before or at enrolment and the balance in equal monthly instalments with the final instalment due by 30th April (to include students for whom a tuition fee loan is not available due to their previous study).

4.3 Undergraduate Students paying Overseas Fees

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

- in full before or at enrolment
- in instalments, with 50% paid before or at enrolment and the remaining 50% by 31st January (for programmes starting in September)
- in instalments, with 50% paid before or at enrolment and the remaining 50% by 30th April (for programmes starting in January)

4.4 Taught Postgraduate Students

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

- in full before or at enrolment
- in instalments, with 50% paid before or at enrolment and the remaining 50% by 31st January (for programmes starting in September)
- in instalments, with 50% paid before or at enrolment and the remaining 50% by 30th April (for programmes starting in January)

4.5 Postgraduate Research Students

Postgraduate students enrolling on a research degree (such as PhD or MPhil) may start on the 1st day of the month any time throughout the year. Self-funding students starting after October may be charged fees on a pro-rata basis. Students have the option of paying their fees:

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

4.6 American Students with US Federal Financial Aid

- a) Queen Mary participates in the US Government's Federal Student Aid programme. The Federal school code for Queen Mary is G06697.
- b) Federal student loans are paid directly by the US government to Queen Mary in three instalments (in September, January and April). Queen Mary deducts tuition fees and pays the remainder to the student. Students must sign a payment plan to confirm that their fees will be paid in three equal instalments out of the loan disbursement. The usual £50 administration fee for payment plans will not be applicable because the funds are received directly from the US government. In order to set up the payment plan, students must provide a copy of their award letter from the Bursaries, Grants & Scholarships Office to confirm the value of the loan and the instalment dates.
- c) If the amount of the US student loan will not cover the full amount of tuition fees due, the student will be required to pay the balance due before or at enrolment or pay 50% of the balance due and enter into a payment plan to pay the remaining 50% in accordance with the standard regulations that apply to Overseas students. The payment plan for amounts being paid by the student will be subject to the standard £50 administration fee (see 5.1 below).

4.7 Study Abroad Associate Students

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

5. Payment Policies

- 5.1 Students opting to pay by instalments must sign a payment plan and are subject to sanctions if they do not pay each instalment by the due date. There is a non-refundable administration fee of £50 for payment plans. This charge does not apply to Home/EU undergraduate students.

- 5.2 There is a 2% surcharge for payments made by credit card by telephone or in person at the Cashier's Office. This surcharge does not apply to credit card payments made online.
- 5.3 Where there is a shortfall in payment of fees due to currency fluctuations or bank charges, the student will be required to make good the shortfall.
- 5.4 If payment is made by cheque and the cheque is returned by the bank as unpaid, the student will be charged a £25 administrative fee.

6. Discounts

6.1 Prompt Payment

- a) Students whose tuition fees are £7,500 or higher will receive a 1% discount if they pay their fees in full before or at enrolment. The prompt payment discount applies to students who pay the Overseas rate of fees on undergraduate and postgraduate programmes and Home/EU students on postgraduate programmes. It does not apply to Home/EU undergraduate students, where the fees are regulated by the UK government.
- b) Where the student has been awarded a scholarship towards tuition fees by Queen Mary, the 1% discount will be applied to the balance due after the scholarship is deducted, provided the balance due is at least £7,500. Where the balance due is less than this amount, the prompt payment discount will not apply.
- c) This discount will not apply to students paying their fees by credit card in person at the Cashier's Office. In such cases, a surcharge of 2% will also be applied.
- d) Students may deduct the discount when they make payment or pay the full amount and apply by 31st January each academic year (or for students starting their programme in January, by 30th April) for a 1% refund.

6.2 Returning Study Abroad Associate Students

International students who were enrolled at Queen Mary as a Study Abroad Associate student are entitled to a 10% discount on Overseas fees for a full-time Master's degree programme, provided no other College scholarship has been offered.

6.3 Queen Mary Alumni

Students who have completed an undergraduate degree at Queen Mary within the past two years and return to do a Master's degree are eligible for a £1,000 discount on the fees for the Master's degree, provided no other College scholarship has been offered. This applies to Home/EU students and students paying Overseas fees. In the case of part-time programmes, the discount is for £500 in the first year and £500 in the second year. The discount is not applicable to PgCert or PgDip programmes. Exceptional arrangements are in place for Queen Mary graduates paying Overseas fees who enrol on a Master's in the Faculty of Science & Engineering; these students are eligible for a Science & Engineering Excellence Award plus a partial or full alumni discount, up to a maximum of £5,500.

6.4 Children of Queen Mary Alumni

Sons and daughters of Queen Mary alumni paying Overseas fees are entitled to a 10% reduction on their tuition fees, if no other College scholarship has been offered. This

concession is only applicable if the qualifying relationship is brought to the attention of the Income and Credit Control Office during the first year of study

7. Tuition Fee Deposits

- 7.1 Students who are assessed as Overseas for fees purposes may be required to pay a deposit of £2,000 in order to accept their offer. Students may request a Confirmation of Acceptance of Studies (CAS) on receipt of the deposit to enable them to apply for immigration permission. Students are informed in the offer letter if they will be required to pay a deposit.
- 7.2 Any deposit paid in advance will be credited towards the first instalment of tuition fees in cases where the student has opted to pay by instalments.
- 7.3 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 Queen Mary but this is refused and the student is unable to travel to or remain in the UK in order to start their studies at Queen Mary. 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 Queen Mary on time. Documentary evidence must be provided by the student.
 - If Queen Mary does not provide the programme as advertised.
 - If a student is not able to apply for a visa because Queen Mary is unable to issue a CAS.
- 7.4 Deposits will not be refunded if a student is found to have provided false information to Queen Mary or if the application for immigration permission is denied because the student previously breached immigration conditions, committed some other criminal offence or used deception.
- 7.5 If a student wishes to defer their offer of a place to the next academic year, then any deposit or tuition fees paid will not be transferred to the next academic year, unless the deferral has been requested before 20th October 2014. The deferral request must be put in writing to the student's designated Admissions team. The deposit and tuition fees paid for students who have deferred after this date will be forfeited, unless Queen Mary accepts that there are exceptional circumstances. Any payments of tuition fees will also be forfeited if the student has used the CAS granted by Queen Mary to enter the UK or remain in the UK. If the student is granted permission to defer before travelling to the UK and the CAS is cancelled by Queen Mary, any deposit or tuition fees paid in advance, will be credited against fees charged when the student enrolls the following academic year.

8. Sponsored Students

- 8.1 Students whose fees are paid in full or in part by a UK government agency (such as DFID or the Commonwealth Scholarship Commission), a foreign government, employer or official body such as an international scholarship organisation are sponsored students and must provide a letter from their sponsor when they enrol. If the programme is longer than one year, a new letter must be provided each year when the student re-enrolls. 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.

- 8.2 In the case of postgraduate research students, the sponsorship letter should include any bench fees which have been agreed with the student's academic school/institute.
- 8.3 Where the sponsor is paying only part of the fees, the student must pay the balance due before or at enrolment, according to the same arrangements that apply to self-funding students.
- 8.4 Students remain personally responsible for payment of tuition fees and other charges, even if there is an arrangement for Queen Mary to receive payment on the student's behalf from a sponsor or any other third party.
- 8.5 Students whose fees are paid by a parent, relative or family friend are considered to be self-funding students.
- 8.6 Queen Mary will only accept sponsors if they pass a credit check.
- 8.7 This section does not apply to undergraduate Home/EU students whose fees are paid by the Student Loans Company or an NHS bursary.

9. Other Fees

- 9.1 Certain programmes include compulsory field trips or residential stays, the cost of which is invoiced separately from tuition fees.
- 9.2 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.

10. How to Pay

- 10.1 Queen Mary accepts cash, Sterling banker's drafts, debit cards (Switch, Delta, Solo, VISA Electron, and Maestro), credit cards (VISA and MasterCard only) and bank transfers. Fees can be paid in the following ways:
 - **Pay online at www.qmul.ac.uk/epay** You must have your student number to make a payment.
 - **Pay in person at one of the following locations:**
 - Mile End Campus Cashier's Office, Queens' Building, 1st floor west, Monday to Friday 9.30 am to 4.00 pm
 - Whitechapel Campus Cashier's Office, Security Lodge, Garrod Building, Tuesdays 9:30 am to 12:00 noon (cash and banker's drafts only)
 - Barts Campus Cashier's Office, Security Lodge, Dawson Hall, Charterhouse Square, Wednesdays 9:30 am to 12:00 noon (cash and banker's drafts only)
 - **Pay by phone:**
 - Call 020 7882 7676 or 020 7882 7546. Please remember to have your student number available when you call.
 - From abroad call +44 20 7882 7676 or +44 20 7882 7546.

- **Pay by post:**
 Make your Sterling banker's draft payable to Queen Mary University of London and post to:
 Queen Mary University Of London,
 Cashier's Office, Finance Department
 Queens' Building Room W117
 Mile End Road
 London E1 4NS
 UK
 Please remember to write your student number on the back of the banker's draft.
- **Pay by bank transfer to:**
 Account name: Queen Mary University of London
 Bank: Barclays Bank PLC
 Address: Mile End Branch, 240 Whitechapel Road, London E1 1BS
 Sort code: 20 -57-06
 Account number: 20218782
 IBAN number: GB48 BARC 205706 20218782
 SWIFT code: BARCGB22

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

Fax: +44 (0) 20 7882 3024

Email: h.k.gill@qmul.ac.uk

11. Invoices

- 11.1 New students are sent a tuition fee invoice in late August or early September (or for students starting their programme in January, in November or December). The invoice is payable in full unless the student enters into a payment plan to pay by instalments. Payment is due before or at enrolment.
- 11.2 Continuing students are sent a tuition fee invoice in August. Payment is due within 7 days.

12. Withdrawals and Interruptions

- 12.1 For advice about the financial and immigration implications of withdrawing, interrupting or resitting, please refer to the Advice and Counselling Service's guidance leaflets for Home/EU students and Overseas students:
<http://www.welfare.qmul.ac.uk/publications/studentadvice/index.html>
- 12.2 Students who wish to withdraw from their programme or interrupt their studies must submit a withdrawal or interruption form. They should discuss the decision with their School's Student Support/ Experience Officer, who will then authorise the withdrawal or interruption by signing the form. Any refund of tuition fees which is due will take effect from the date the form is authorised. The withdrawal and interruption forms are available from the Student

enquiry Centre in Registry or online at
<http://www.arcs.qmul.ac.uk/students/study/index.html>

- 12.3 Retrospective or back-dated withdrawals or interruptions are only permitted in exceptional circumstances and will be verified against attendance records. Withdrawals or interruptions cannot be back-dated to a previous academic year.
- 12.4 Students interrupting studies are liable to pay the continuing student rate for the cohort they join on their return.
- 12.5 Students will be liable for the following amounts of tuition fees in the event of withdrawal or interruption:

Fee Status	Fees due on date of withdrawal/interruption
Overseas	100% of annual fee due unless the student is eligible for a refund as set out in section 14
Home/EU undergraduates	25% of annual fee due if before first day of Semester 2 50% of annual fee due if before start of revision period 100% of annual fee due if after start of revision period
Home/EU postgraduates (taught)	50% of annual fee due if before first day of Semester 2 100% of annual fee due if during Semester 2
Home/EU postgraduates (research)	Pro-rata fee due, which is calculated from date notification received by Research Degrees Office

- 12.6 Students who withdraw may be eligible for a partial or full refund of tuition fees, as set out in section 14 below. Where a student withdraws with fees owing to Queen Mary, the balance will become immediately due and payable.
- 12.7 Self-paying or sponsored Home/EU students who interrupt and have already paid their tuition fees in full or in part will not normally be eligible for a refund. The fees will be retained and applied against future fee charges when studies are resumed. In the case of undergraduate Home/EU students who receive a student loan, the Student Loans Company claws back the loan if the student becomes ineligible for the loan, based on the date of interruption.
- 12.8 International students who interrupt their studies before the start of the second semester may, at the discretion of Queen Mary, be allowed to credit 50% of the Overseas tuition fees paid in the year they interrupt against the fees charged when they resume studies the following academic year. International students who interrupt their studies during the 2nd semester will not be allowed to carry forward any part of the fees towards future fee charges. These provisions do not apply to postgraduate research students whose fees are calculated on a pro-rata basis.
- 12.9 Where a student interrupts with fees owing to Queen Mary, the balance will become immediately due and payable.

12.10 Undergraduate or taught postgraduate students who interrupted in 2013/14 will be charged the following tuition fees when they resume their studies in 2014/15:

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

12.11 Postgraduate research students who interrupted in 2013/14 will be charged fees on a pro-rata basis when they resume their studies in 2014/15.

13. Transfers into Queen Mary

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

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

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

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

14. Tuition Fee Refunds

14.1 For Students paying Overseas Fees

- a) Queen Mary does not refund Overseas tuition fees except in certain exceptional circumstances. Students who have signed a payment agreement to pay in two instalments are liable for 100% of the tuition fees even if they withdraw before the second instalment is due.
- b) If a student withdraws from the programme in the first semester, the student will be entitled to a 50% reduction in fees, less charges, if the student withdraws in the following exceptional circumstances:
 - because the student is eligible for a refund of the deposit (see section 6 above)
 - due to a serious illness which rendered the student unfit to continue studies
 - due to the death of a parent or carer, spouse or child
 - due to a transfer to another higher education institution funded by HEFCE or another UK government funding body and has permission from their Head of School to do so
- c) If a student is granted a refund due to one of the above reasons and is subject to UK immigration control, the student must provide documentary evidence that they have left the UK, are now exempt from UK immigration control or have been granted immigration permission on some other basis (such as transfer to another UK university). Acceptable

evidence would normally be immigration stamps in the student's passport to confirm exit from the UK and/or re-entry to their home country. If the student's passport has not been stamped on exit from the UK, the student must obtain a letter from the British consulate or British Council office in their home country confirming that the student has left the UK.

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

14.2 For Home/EU Undergraduate Students

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

14.3 For Home/EU Postgraduate Taught Students

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

14.4 For Home/EU Postgraduate Research Students

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

15. Processing of Refunds

- 15.1 Students who withdraw must first submit the appropriate form to Academic Registry (see section 11.1 above). The student's status will then be changed to withdrawn on the student record system. Students who wish to apply for a refund of tuition fees or, where relevant, a deposit must then apply in writing for a refund addressed to:

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

- 15.2 Refund requests which are based on extenuating circumstances must be accompanied by documentary evidence, such as a medical or death certificate, or a refusal notice issued by the UK immigration authorities. If the request is due to a transfer, a letter confirming acceptance to another UK university must be submitted.
- 15.3 If a student has any other outstanding debt to Queen Mary, this will be deducted from any refund of tuition fees.
- 15.4 Refunds are normally issued by the Income and Credit Control Office within 21 days of the receipt of the written request and supporting documentation. All refunds are processed in Pounds Sterling. Refunds are made in the same form as the original payment except in the case of payments made by cash, cheque or in person by credit card, in which case the refund will be made by bank transfer.
- 15.5 In accordance with UK anti-money laundering laws, refunds can only be made to the person who originally paid the fee. In some cases this will mean that the refund will be paid to someone other than the student, such as a sponsor. If payment was split between more than one payee, any refund will be made in the same proportion as the original split. In the case of a transfer to another UK university, the refund will be paid directly to the new institution. Any written agreement entered into by QM and a third party for the payment of fees (in full or in part) will take precedence over these regulations if the agreement sets out how refunds will be handled.
- 15.6 Bank charges may be deducted by Queen Mary if the refund is made by electronic transfer.
- 15.7 Refunds processed to an overseas bank will be subject to a £25 administration charge.
- 15.8 Refunds will not be made in cash or by banker's draft.

16. **Failure to Pay**

- 16.1 Queen Mary will try to accommodate the needs of its students wherever reasonable. Where students are having problems paying tuition fees or other monies owing, it is essential that they contact Income and Credit Control Office immediately to discuss alternatives. Students who are having financial difficulties may wish to contact the Advice and Counselling Service to discuss confidentially possible funding options. See: www.welfare.qmul.ac.uk
- 16.2 Students who fail to pay 100% of tuition fees by 31st January or, in cases where they have a payment plan with instalments due on a later date, default or miss a payment will be recorded as a debtor in the Student Record System. The following sanctions may be imposed if satisfactory payment arrangements cannot be agreed:
 - Registration may be terminated in accordance with College Ordinance C3.
 - Re-enrolment at Queen Mary will not be allowed until all outstanding fees and other monies are paid.
 - The student will not be allowed to sit exams or to attend the graduation ceremony.

- All documentation from Queen Mary, including exam results, transcripts and degree certificates, will be withheld.
- 16.3 Queen Mary will refer unpaid accounts to external debt collection agencies to pursue payment and seek recovery through the courts where necessary.
- 16.4 If the debt is cleared, the student's registration may be reinstated but this is subject to an administration charge of £250 and the student, if on an undergraduate or taught postgraduate programme, will not be reinstated until at least 12 months after registration was terminated. Postgraduate research students are subject to the administration charge of £250 and may usually be re-instated immediately.
- 16.5 International students whose immigration permission is dependent on their enrolment at Queen Mary will be reported to the UK Border Agency by Academic Registry if they fail to enrol due to non-payment of fees, default or miss a payment due or their registration is terminated.
- 16.6 The following steps will be taken where a student has not paid in full by 31st January or made satisfactory alternate payment arrangements:
- On 7th February each year or the nearest working day thereafter, the Income and Credit Control Office will draw up a list of student debtors for circulation to academic schools/institutes and Academic Registry. Information regarding the attempts made to recover a student's debt may also be made available to Academic Registry.
 - Academic Registry will write to students on the list to warn them that their registration will be terminated if satisfactory payment arrangements are not made within 10 days.
 - On or around 21st February, the Income and Credit Control Office will send an updated list of student debtors to Registry. Academic Registry will terminate the registration of those students who have not made satisfactory payment arrangements. Students will be notified of this decision in writing.

17. Complaints

- 17.1 If you are not satisfied with a decision taken regarding the fees you have been charged, the arrangements for payment, refunds or any sanctions imposed for non-payment, you may submit a complaint in writing to:

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

18. Useful Contacts

- **At Queen Mary**

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

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

Fee Payments and Payment Plans

Melecia Lewin
Telephone: 020 7882 7676
m.lewin@qmul.ac.uk

External Sponsors

Priti Dixit
Telephone: 020 7882 7775
p.dixit@qmul.ac.uk

For queries about your student record, contact:

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

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

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

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

PO Box 210

Darlington

DL1 9HJ

Telephone: 0300 100 0607

Textphone: 0300 100 0622

Monday to Friday, 8.00 am to 8.00 pm

Saturday and Sunday, 9.00 am to 4.00 pm

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

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

PO Box 210

Darlington

DL1 9HJ

Telephone: 0141 243 3570

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

Monday to Friday, 9.00 am to 5:30 pm

