

## TUITION FEES POLICY - September 2022

This policy sets out important financial aspects governing your time as a student at Birmingham City University RAK Campus (“the University”). It should be read alongside the Terms and Conditions and your Offer Letter for your academic year of entry. This policy forms part of the contract between you and the University. The University is committed to a fair and transparent policy in respect of tuition fees for students whilst also offering a range of methods to pay those fees.

This policy applies to undergraduate, postgraduate taught and postgraduate research students.

### 1. What will you be charged?

#### Tuition Fees

As a student you are responsible for the payment of your tuition fees at all times: whether you have access to an invoice requesting payment or not, including where sponsorship, grant or loan agreements have been approved. The University reserves the right to apply sanctions (Section 7) including permanent exclusion from the University for non-payment of tuition fees and ***you will not be permitted to graduate with an outstanding tuition fee debt.***

Your Tuition Fee is determined by:

1. Your fee status – Finance committee
2. Your level of study – undergraduate (UG); postgraduate taught (PGT); postgraduate research (PGR).
3. Your mode of study – For Example:
  - On campus full-time (FT) study (120 credits UG, 180 PGT)
  - Modular programmes (FT)
  - Intensive undergraduate study (180 credits per year over 2 years)
  - On campus part-time (PT) study including variable intensity study (UG ranging from 40 to 80 credits per academic year)
  - PGT study (ranging from 60 to 100 credits)
  - Online distance learning study (offered on a fixed fee per year or pay as you go basis).

Tuition fees for your first year of study will be clearly set out in your offer letter. Your fees are subject to an annual inflation rate rise (capped at 5%) set by the Finance committee which are charged at the maximum regulated fee. Undergraduate and postgraduate certificate teacher training home fees are regulated by the finance committee and are subject to change. You will be notified of the fee charged in any subsequent years prior to you completing the enrolment process for that year of study.

If you defer entry at the University or are permitted to suspend your studies, fees payable will be those in force at the time you commence / re-commence your

studies. In these circumstances, the proposed tuition fees will be communicated to you in advance or at the time of your return.

All tuition fees are in AED (U.A.E. Dirham) unless stated otherwise.

## 2. When do you have to pay for your course?

Enrolment will usually take place in the 8 week period before your course starts, and you must pay your tuition fees in full before you complete the enrolment process; unless the following applies:

1. You are a self-funded student, who has paid a 50% deposit, and are planning to sign up to pay the remainder of your tuition fees in instalments (Section 5.2).
2. You have provided evidence of sponsorship from an approved sponsor (Section 5.3).
3. You have provided evidence that you are receiving an undergraduate or postgraduate loan from one of the UAE Student Finance Authorities (Section 5.4 and 5.5).

## 3. Overseas students

On Acceptance of offer (by CAS deadline)	AED 5,000 deposit paid
Prior to enrolment	50% of the balance of tuition fees due paid

If you are an overseas student, then you must pay 50% of the balance of your tuition fees before you can complete your enrolment. AED 5,000 of this needs to be paid on acceptance of an offer to study and prior to the cut-off deadline for your Confirmation of Acceptance for Studies (CAS).

Non-payment of the 50% balance prior to enrolment will result in a hold on your enrolment and a referral to the University's Finance team to discuss your options. This may include the application of sanctions (Section 7) to limit access to the University.

## 4. Prompt payment tuition fee discount for tuition fee paid in full

Payment in full within 30 days of the date of invoice (overseas or home self-funded full-time students) qualifies for a prompt payment discount of AED 500. You can deduct the AED 500 from your fees if you plan to pay within 30 days. Any payments received after 30 days of the invoice date will not attract this discount.

You must be studying on campus to be eligible for the prompt payment discount. There is no discount offered if you are part-time, studying pre sessional English or studying for the professional accountancy qualification ACCA.

You should notify [accounts@bcu.ac.ae](mailto:accounts@bcu.ac.ae) if you feel you are entitled to a prompt payment discount but have not yet received a refund. (see Section 9 for more information on refunds).

**Please note that this prompt payment discount is being discontinued for the 2022/2023 academic year.** It will no longer be available for courses with a start date after the 3<sup>rd</sup> October 2022.

## 5. Payment options for your fees

### 5.1 Self-funded tuition fees being paid in full or partially

Payments can be made online using a valid Debit Card or Credit Card via the following link: <https://bcu.ac.ae>

Payments can be via a bank account transfer or overseas Debit Card/Credit Card by visiting our Finance [payment guidance pages](#).

**When paying by a bank account transfer, you should always include Student ID and then your name as a reference. This ensures the University can identify the monies you have paid.**

For details on all the ways you can pay, please visit our finance [payment guidance pages](#).

Courses where the amount of the tuition fee is equal to or less than AED 5,000 are not eligible for payment in instalments and full payment will be required.

Tuition fees can be paid by a third party; however, it is a condition of the University accepting payment from a third party that your consent is provided. This is to give permission for the University to contact the original payer concerning matters relating to the payment of your tuition fees.

Please note when making a payment to the University, the University is not responsible for bank charges incurred. You are responsible for ensuring that your payment is received in full.

As part of University compliance with Money Laundering legislation, cash payments are only accepted at the BCU RAK Campus fee counter.

### 5.2 Self-funded tuition fees paid by instalments

The University will accept the following payment plans

- A three termly instalment plan with the first instalment being the 50% initial payment paid prior to enrolment and the second 25% instalment payable before 1<sup>st</sup> semester assessment with additional charge of AED 250 and the third 25% payable before 2<sup>nd</sup> semester assessment with additional charge of AED 250.

Please visit <https://bcu.ac.ae> for further details on the invoice balance due and the payment dates available to you.

Paying by instalments is subject to initiating a formal payment plan with the University at the start of your course; and satisfying all of the following conditions:

1. You have paid a 50% deposit, or you are a postgraduate student receiving funding directly from a Student Finance Authority; and
2. You have set up a payment plan according to the applicable schedule; and
3. You have been charged the full amount of your tuition fees at the start of your course.

You will receive an invoice for your tuition fees via your BCU student email address. Once you have received this, your instalment plan can be created by visiting <https://bcu.ac.ae>. You will be required to set up a card payment plan for your invoice. This is a one-time set up and instalments will then be collected automatically on the due date. The process should be repeated for each academic year of study upon receipt of your invoice.

If you experience difficulties in paying by any of the above methods, you must contact the University Collections Team immediately: Tel: (07) 235 7994 Email: [accounts@bcu.ac.ae](mailto:accounts@bcu.ac.ae)

The University reserves the right to refuse a payment if it is not satisfied as to the identity of the payer or the source of the funds.

### 5.3 Tuition fees paid by a sponsor (not including apprenticeships see 5.4)

Sponsored students must provide a letter from an 'approved sponsor' prior to full enrolment. An approved sponsor is subject to due diligence by the University and must not be a family member or friend. To be valid, a sponsor letter must be:

- Written on the sponsor's official letterhead
- Clearly state the full student name
- Include your student number
- Include the sponsored amount or the proportion of the fees sponsored
- Provide the academic years for sponsorship (clearly stated if multiple years)
- Provide details of the course or programme
- Provide full details of where the invoice should be sent, including Sponsor contact name, details, postal address and e-mail address
- Be signed by the person authorising the sponsorship
- Provide any reference number or purchase order for the sponsoring organisation

Further information for sponsors/sponsored students, including a sample sponsor letter, is available at: <https://bcu.ac.ae>

With the exception of an apprenticeship contract, should a sponsor fail to pay any fees within 60 days of being invoiced, payment for these fees in full will become the responsibility of the sponsored student. In these cases, the University will endeavour

to work with sponsored students to find a suitable payment arrangement; however, we will be unable to waive any outstanding tuition fees.

#### 5.4 Tuition fees funded through the Government support apprenticeship levy.

If your tuition fees are funded via the apprenticeship levy or, where the Education and Skills Funding Agency pays 90% and the employer 10%, then you are not subject to the same terms as detailed above for a sponsor.

If you are a student that has met the requirements of the apprenticeship contract

- BCU will receive the payment for your fees, directly from the Skills Funding Agency and/or your employer.
- You will be liable for any outstanding tuition fees should your fees not be paid by your employer.

#### 5.5 Tuition fees funded by Student Loans Company

If you are a student who has applied or is intending to apply for a loan from the relevant Student Finance Authority, you must inform the University at the time of enrolment. You are responsible for applying for your own funding direct from the relevant Student Finance Authority. The loan must be applied for **annually** for each year of study, in a timely manner, and for the correct course, year and amount.

You must inform the Student Finance Authority of changes to any household circumstances.

Once the Student Finance Authorities agree to fund you, they will notify the Student Loans Company (SLC) who will then confirm the funding to the University.

#### **Undergraduates funded by Student Finance Authorities in the UAE**

If you are an undergraduate student funded by a Student Finance Authority, your tuition fees will be paid directly to the University on your behalf in three instalments (25%:25%:50%) based on your engagement on or after the census date.

#### **Postgraduates funded by Student Finance Authorities in the UAE**

If you are a Postgraduate student funded by a Student Finance Authority, your tuition fee loan will be paid to you directly in three instalments (33%:33%:34%), and you are responsible for paying your tuition fees directly to the University.

If you are awaiting an SLC Customer Reference Number / Student Support I.D, you must declare your intention to be funded by the SLC as part of the online enrolment process with the University.

Until you agree to the terms of the loan and the SLC confirms your funding to the University, you will be personally responsible for tuition fees due. If the SLC is funding less than the full amount, or fails to provide such funding, you will become responsible for paying the outstanding balance due.

## 5.6 Tuition fees funded by Student Loans Company after transferring from another institution

The University will not normally accept any student transferring after the Monday of Week 4 of the course start date. If you are transferring from another institution to the University within 4 weeks of your course start date the University will charge you the full tuition fee. If you have left your previous institution after fees are due they have the right to retain any fees due from your student loan and you will need to make up the 100% fees due at time of transfer to BCU.

## 6 How are your payments allocated against an outstanding balance?

This is applicable if you owe money for a number of different services such as tuition fees, accommodation fees or additional fees (for example, library charges).

When a payment is made to the University, by any of the mechanisms set out above, you are required to indicate what the payment is for. If you do not indicate the fee for which a particular payment is for, the University will apply the monies in the following order:

- a. Other additional fees (example, library fees); then
- b. Accommodation Fees and charges; then
- c. Tuition fees.

Where it has been indicated what the payment is for, the payment cannot be reallocated later.

## 7 What happens if my tuition fees remain outstanding?

You will not be allowed to continue your education or graduate if you owe tuition fee debt to the University.

Sanctions (limiting access to services and/or learning resources) may be applied to your student account after 60 days from the date of your tuition fee invoice if the tuition fees remain unpaid.

Two notifications will be sent to your BCU student email account prior to sanctions being applied where payment for a semester or invoiced has not been received, unless you have entered into a payment plan, provided evidence that you are being sponsored, or are receiving funding from a Student Finance Authority.

A link to make a payment or set up a plan will be included in the notification we send to you.

A full list of possible sanctions and the services you may be restricted from is as follows:

- Excluded from all University buildings and services provided;
- No confirmation in writing of Results (pre-graduation) or re-enrolment;
- Written results from exam / assessment boards delayed;
- Validation of attendance or student status withheld;
- References and written evidence of achievements or studies withheld;

- Leads to Cancellation of Student Visa
- No arrangement, supervision or validation of placements;
- Debt referred to a 3<sup>rd</sup> party collection agency.

The University retains the right to withhold examination results, certificates, or confirmation of award, including participation in any graduation ceremony, where tuition fees remain outstanding.

## 8 What happens if you have been granted a Scholarship?

If your scholarship is payable to you, payments will be made in three instalments at the end of each term (December, March and May). Please refer to the qualifying criteria along with the published payment dates.

A check will be made to ensure your tuition fee payments are up to date, a payment plan has been agreed or a valid sponsorship/student loan agreement is in place before payment is made.

If you have qualified for a postgraduate scholarship, your tuition fees are invoiced, net of the value of that scholarship, and this will reduce the amount you owe to BCU.

Where you have withdrawn or been withdrawn by the University before your period of study is completed, you will retain a proportion of the scholarship based on the percentage of tuition fees charged. For example:

33% until the first census point, 66% in the second and if you are charged the full tuition fee in the final term on withdrawal, then the full scholarship can be retained. (See appendix A).

## 9 What is a student liable for and when is a refund due?

If you cancel your place within the 14-day application acceptance cooling off period pursuant to the Consumer Contracts (Information, Cancellation and Additional Charges) Regulations 2013, any tuition fees and deposits already paid will be returned in full – unless the course has already started (see below).

If you have been fully enrolled, following acceptance of the offer, you can cancel within a second cooling off period within 14 days of the start date of the course. Any tuition fees and deposits already paid will be returned in full - with the exception of the AED 5,000 CAS deposit.

If you have paid the AED 5,000 overseas student CAS deposit and been unable to complete the full enrolment due to exceptional circumstances beyond your control (such as illness or death of an immediate member of your family) then you may apply for a refund. An application for this type of refund must be supported by Certified Documents such as a Doctor's Certificate and / or relevant documents verifying the situation. Decisions regarding exceptional circumstance refunds are at the discretion of the University. An application for a refund will not be considered if the Visa refusal is due to fraudulent activity.

If you permanently withdraw from your course having paid your full fees in advance, the University will calculate any refund due based on the next census point (see

Appendix A - Tables 1 and 2). In the first instance, you should make contact with your School to start the process of applying for a refund. A refund will only be processed if all other outstanding balances owed on your student account are clear. The University issues refunds in AED (U.A.E. Dirham). If the University incurs any administration charges, the University will deduct these from the refund due. Refunds will be processed from 14 days of the liability census point. Therefore, if you leave in March, the refund will be calculated and processed after the 15<sup>th</sup> April.

If you are returning to study after a temporary withdrawal, you will be charged for the academic year based on fees due at the last census point when you were engaged in your studies before you left. You will also be liable for the full fees for the semester(s) of study for the academic year you are returning to. This is irrespective of any partial fees charged or paid in the previous academic year/semester. Exceptionally, a student may be permitted to re-commence by Monday of Week 4 of the second semester if they have passed the first semester before withdrawal from their course. Such students will be subject to 50% of the fees for that academic year (pro rata for part-time students).

Continuing Professional Development (CPD) Study offers modular access to health, education and accountancy courses. Fees are charged on the commencement of the module and no refunds are payable.

Due to exceptional circumstances, the University may not be able to provide continuation of study and has to close a course. If existing students are continued to be taught, then fees are payable in advance and not available to be paid via the instalment plan option.

Where the University closes a course without providing the remainder of the course to current students, the Refund and Compensation Policy for Course Closure sets out the University's arrangements covering such exceptional situations. This policy can be found as part of the [Student Protection Plan](#)

All refunds will be returned to the person or organisation that originally made the fees payment, and back to the card or bank that the original payment was made from. There may be exceptional circumstances outside of your control that changes this requirement, and in that event, you will be required to complete a form with personal and address identification, including a copy of the beneficiary's bank statement.

Please note that a refund will not be applicable if card refusal due to fraudulent activity.

Details on the refund process and how you go about applying for a refund can be found on <https://bcu.ac.ae/the-student-contract/>

## Appendix A

**Student liability census points** The University will charge tuition fees based on the start dates of terms published by the Student Finance Authorities. The University refers to these dates as census points and they determine the percentage of the tuition fee charged dependant on the last date of engagement recorded for you (either online or in attendance).

You are liable for the following percentage of your fees as set out in Table 1. The only exception to this is if the University is paid directly from the Student Finance Authority as set out in Table 2. This does not include students who receive the funding from a Student Finance Authority directly and then pay it subsequently to the University.

**Table 1: Census points for self-funded and sponsored students\*\***

Season	Census date 1	% Charge	Census date 2	% Charge	Census date 3	% Charge
<b>AUTUMN (Aug to Dec)</b>	1 August	33%	1 January	33%	1 April	34%
<b>WINTER (Jan to Mar)</b>	1 January	33%	1 April	33%	1 July	34%
<b>SPRING (Apr to Jun)</b>	1 April	33%	1 July	33%	1 January	34%
<b>SUMMER (Jul to Aug)</b>	1 July	33%	1 January	33%	1 April	34%

**Table 2: Census points for direct payments from Student Loans Company Funding for undergraduate students**

Season	Census date 1	% Charge	Census date 2	% Charge	Census date 3	% Charge
<b>AUTUMN (Aug to Dec)</b>	1 August	25%	1 January	25%	1 April	50%
<b>WINTER (Jan to Mar)</b>	1 January	25%	1 April	25%	1 July	50%
<b>SPRING (Apr to Jun)</b>	1 April	25%	1 July	25%	1 January	50%
<b>SUMMER (Jul to Aug)</b>	1 July	25%	1 January	25%	1 April	50%