









Fees and Refund Policy

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Summary

It is important students read this Policy in full as acceptance of this Policy is a condition of Registration at the University.

The below are some quick references to frequently used sections of the policy. The [website](#) also provides some additional guidance for FAQ's students may have.

How do I make a Payment to the University?		Section 16
Section 10 Section 17		I'm a Home/RUK student looking for further information?
I'm an International student looking for further information?		Section 11 Section 17
Section 14 Section 17		I'm looking for details about accommodation?
I'm looking for details about withdrawal from study?		Section 18
Section 19		I'm looking for details about International deposit refund?

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1. Introduction

All students on a course at Glasgow Caledonian University will be required to pay tuition fees and all other charges in respect of each academic year of the period of study.

All students must provide the University with information on how they intend to ensure their tuition fees will be paid. It is important students carefully consider if they are eligible for funding/sponsorship or are a self-funded student. Fees are due upon registration for the academic year and are collected during this process, or during the academic year if a payment plan is offered. Progression through a course may be affected if this obligation is not fulfilled. It is the responsibility of the student to ensure that the necessary funds are in place. This Policy should be read in conjunction with the student terms and conditions ('Terms'), the [Credit Control and Debt Management Policy](#) and [Online Payment System Terms and Conditions](#).

For the avoidance of doubt, in terms of the Credit Control and Debt Management Policy, we utilise professional and reputable debt collection agents, together with interaction with government agencies as required, to collect outstanding sums, and additional parties may apply charges. The collection procedure in respect of payment plans as detailed in the Credit Control and Debt Management Policy or otherwise does not involve any interest, charges or fees being levied by us except legal costs and judicial interest.

2. Tuition Fee Increases

Tuition fees are reviewed annually. Once you have enrolled on your course, tuition fees may be increased each continuing year of study in the following circumstances:

- In line with any increases set or prescribed by regulatory bodies (other than the University) such as the Student Awards Agency for Scotland (SAAS), the Scottish Government and the UK Government and/or
- To reflect any unforeseen increases in the costs of delivering and administering the course subject to a maximum increase of 5% per year.

Appendix A sets out for each course type how and when the above increase may apply.

Tuition fees for the new intake session is published on the GCU website in advance of the session.

When considering your ability to meet tuition fees for the duration of the course, students should consider, and budget for potential increases that could be made pursuant to the above. Please note all students have the right to withdraw without penalty if they do so no later than the first cut-off date outlined in section 18 of this policy.

3. Scottish and RUK Students

Tuition fees may increase annually as per section 2 and Appendix A of this policy. All students should consult this information.

All full time undergraduate and postgraduate students domiciled in the UK will fall into the following categories:

- 3.1 Government funded Scottish and EU students (with settled status)
- 3.2 Government funded Rest UK (RUK) students (English, Welsh and Northern Ireland)
- 3.3 Island Authority funded

3.4 Sponsored students (e.g. employer)

3.5 Self-funding students

3.1 Government funded Scottish students

Eligible Scottish domiciled and EU (settled status) students can apply to SAAS for financial assistance. Where eligible, tuition fees will be paid direct to the University by SAAS on the student's behalf.

It is the responsibility of the student to apply for funding for each academic year of their study. If an application is not made the student will be personally liable for their tuition fees. We recommend that students intending to apply to SAAS do so prior to Registration **each** academic year. If SAAS have not confirmed your funding at the point of Registration, an invoice will be issued direct to the student. Once confirmation of SAAS funding is received, the invoice will be cancelled.

3.2 Government funded Rest UK students (RUK) (English, Welsh and Northern Ireland)

Students domiciled in England, Wales and Northern Ireland (RUK) may be liable to pay their tuition fees. RUK students can apply to the Student Loan Company (SLC) for a tuition fee loan. The tuition fee loan will be assessed together with the student's eligibility for a student grant. Where eligible, the tuition fee loan will be paid directly to the University by SLC on the student's behalf. Postgraduate fee loans are paid directly to students for the majority of RUK students. Please see section 10 for details on payment of your tuition fees.

We recommend that students intending to apply for a loan do so prior to Registration **each** academic year.

3.3 Island Authority funded

Students from Jersey, Guernsey and the Isle of Man can apply to the Island Authorities for financial assistance. Where eligible, tuition fees will be paid direct to the University on the student's behalf. We recommend that students intending to apply to their Island Authority do so prior to Registration **each** academic year.

3.4 Sponsored Students (e.g. Employer)

If a student is sponsored by their employer or another funding body other than SAAS or SLC, they must provide Finance with proof of sponsorship at before or at the start of each academic year. It is the student's responsibility to provide full financial sponsor information each year and failure to do so will result in the student being personally liable for the tuition fees. Sponsor information must be provided within the Applicant and/or Student portal. It is recommended students provide their sponsorship information well in advance of Registration for the next academic session. Sponsored students must ensure that their sponsor is made aware of the student terms and conditions, this Policy and our Credit Control and Debt Management Policy.

In the event that the sponsor fails to pay the fees, the sponsored student will be solely responsible for such Fees. In the event of failure to pay such fees, we reserve the right to terminate the agreement between us. Payments should be made as outlined in section 13 - Paying your Tuition Fees - Sponsored Students.

3.5 Self-funding students

If a student is responsible for paying their own fees we recommend that careful consideration is made at an early stage as to how the payments will be made to the University. Payments should be made as outlined in section 10 - Paying your Tuition Fees – Scottish and RUK Students.

4. International and EU Students

Tuition fees may increase annually as per section 2 and Appendix A of this policy. All students should consult this information.

All full time undergraduate and postgraduate international and EU students will fall into the following categories:

- 4.1 Sponsored students
- 4.2 Self-funding students

4.1 Sponsored Students (e.g. Employer)

If a student is sponsored they must provide Finance with proof of sponsorship before or at the start of each academic year. Sponsorship information for Applicants will be requested by the Admissions department during the application process. Sponsor information must be provided within the Applicant and/or Student portal.

It is the student's responsibility to provide full financial sponsorship information and failure to do so will result in the student being personally liable for the tuition fees. Sponsored students must ensure that their sponsor is made aware of the student terms and conditions, this Policy and the University's Credit Control and Debt Management Policy. In the event that the sponsor fails to pay the fees, the sponsored student will be solely responsible for such Fees. In the event of failure to pay such fees, we reserve the right to terminate the agreement between us. Payments should be made as outlined in section 13 - Paying your Tuition Fees - Sponsored Students.

4.2 Self-funding students

If a student is responsible for paying their own fees we recommend that careful consideration is made at an early stage as to how the payments will be made to the University. Under the rules of the Visa Points Based system, the University has an obligation to ensure students are complying with their visa regulations. Further information can be found on the study pages on the University [website](#). Payments should be made as outlined in section 11 - Paying your Tuition Fees – International/EU Students.

5. Part time students – Scottish, EU, RUK and International

Tuition fees may increase annually as per section 2 and Appendix A of this policy. All students should consult this information.

Students entering part-time courses of study must ensure that the necessary funds or sponsorship is in place to pay their tuition fees. Students domiciled in Scotland can apply to SAAS for a part-time grant or loan subject to criteria being met.

RUK and Island part-time students can apply for a tuition fee loan subject to certain criteria being met.

For self-funded students, payments should be made as outlined in section 12 - Paying your Tuition Fees - Part time students (Scottish, EU, RUK and International).

6. Tuition Fees for Staff Members Sponsored by GCU

Staff members who have received confirmation of funding from GCU must register as sponsored by GCU via the sponsor GCU Funded. If this process is not followed, an invoice will be issued to the staff member directly.

Accounts Receivable will send confirmation of the cost of the course to the relevant manager as per the Scheme of Delegated Authority. On receipt of authorisation, Accounts Receivable will charge the department's budget code.

7. Tuition Fee Waivers

Requests for tuition fee waivers should be submitted with supporting documentation to the Dean and Finance Business Partner/Financial Controller who are responsible for approving these requests.

8. Tuition Fee Discounts/Scholarships

Rates are set by the Directorate of Future Students, Marketing and Communications, alongside the Schools and the Scholarship team and approved at University Executive Group.

Scholarships

A list of scholarships available can be found on the Scholarship [website](#).

Discounts

Students, whose private fees (this excludes SAAS funding) are over £5,000, and who pay in full prior to the start of Term are entitled to an early payment discount (conditions may apply). The rate for the early payment discount is set annually by the University Executive Group.

Where a student is eligible for more than one discount/scholarship, the highest discount/scholarship will apply. This is in addition to the early payment discount if the applicable.

Students in receipt of US Title IV Aid will receive early payment discount where eligible.

It is important to note, GCU do not have any partnership with a third party for collection of fees and all fee payments **must** be made direct to GCU, unless your account has been passed to a Debt Collection Agency. There will be no discounts ever offered for payment via a third party. If any applicant or student is advised of a discount, please contact GCU Finance department directly.

9. Re-sit examination fees, Repeat modules and Re-Registration Fees

Students are not currently charged a re-sit examination fee.

A repeat module fee of £150 per 20 credit repeat module will be charged up to 60 credits. For students re-sitting more than 60 credits, the full annual Scottish undergraduate fee will be levied. If

students are repeating they are encouraged to check their eligibility for funding with their funding body.

Students from Scotland who are eligible for student support from SAAS, will have access to an extra year funding (known as +1). If you have to repeat a year of your course, you can use your +1 entitlement to get full support in the repeat year. This applies regardless of the number of credits you are repeating.

The rules relating to entitlement to +1 are complicated and we recommend students engage with SAAS to ensure they are aware of the impact this will have on current or future funding. Should a student use their +1 funding for only 1 repeat module, no carry over of funds will be permitted. These are the rules governed by SAAS.

For Undergraduate students where, extenuating circumstances are accepted and repeat is deemed as first attempt, Finance will be notified by the Schools and a repeat fee will not be charged.

For all students on a full time Taught Postgraduate programme who have to re-register for a new/additional academic year beyond the planned duration of studies will be charged £150.

10. Paying your Tuition Fees – Scottish and RUK Students

The following options are available to all Scottish and RUK students who are responsible for the payment of their fees. **Acceptance of one of these payment methods is a condition of completing registration with the University.**

10.1 Full payment of fees in advance of the academic year of study

The University offers the facility to allow students to pay tuition fees in advance prior to course start date. Payment in full prior to the start date of your course may entitle you to a 5% discount. The conditions outlined in section 8 – Tuition Fee Discounts/Scholarships will apply. **Please note an invoice is not a mandatory requirement prior to making a payment in advance.**

If the student chooses to pay their fee in full, they can do so in a single payment. All payments will be made via the Applicant / Student portal. Please refer to section 16 - Payment Methods for full details on how to make a payment.

10.2 Payment of fees made during the academic year of study

Students will be invoiced during the Registration process for any fees due. * A student can take the option to pay in instalments using a payment plan in accordance with the criteria outlined below and within the University's other policies including without limitation the Online Payment System Terms and Conditions.

* The Fee shown at Registration is correct at that point in time. Students on Part Time or Distance Learning programmes where fees are dependent on modules undertaken may have fees revised during the course of their study.

10.3 Payment Plans

Payment plans are open to registering/registered students, where the tuition fee invoice is over £200:

Trimester A start	8 instalments to May
Trimester B start	8 instalments to September
Trimester C start	8 instalments to January

- Payment date will be the 9th of each month,
- For Trimester A starts, eligible months are October through to May,
- For Trimester B starts, eligible months are February through to September,
- For Trimester C starts, eligible months are June through to January
- Instalments are split equally over remaining eligible instalments after plan start date.

10.4 Failure to pay

If;

1. the student does not have a payment plan set up and does not pay fees which are due under an invoice; or
2. an agreed payment plan is not complied with;

then: the sanctions and procedure for collection of outstanding sums as detailed in the Credit Control and Debt Management Policy, will be applied.

In terms of the Credit Control and Debt Management Policy, the University utilises professional and reputable debt collection agents, together with interaction with government agencies as required, to collect outstanding sums, and those additional parties may apply charges.

No charges, interest or fees will be levied by the University on any credit provided to students in terms of payment plans entered into except legal costs and judicial interest after a default.

11. Paying your Tuition Fees – International and EU Students

Non-refundable Deposits – International and EU Students

All self-funding international and EU students are required to pay a deposit to secure a place on their programme and to enable the University to issue a CAS required for visa applications. The deposit (set at discretion of the University Executive Group each year) is a payment towards tuition fees and is **non-refundable** under normal circumstances. The minimum deposit rate is set at **£4,000** for 24/25 Trimester A intake students, increasing to **£6,000** for 24/25 Trimester B intake students and all future academic sessions.

The following options are available to all international and EU students who are responsible for the payment of their own fees. When applying for a visa, UK Visas and Immigration (UKVI) regulations state students must have sufficient funds in place to cover payment of tuition fees, maintenance and visa application fees. **Therefore, acceptance of one of these payment methods is a condition of completing and maintaining registration with the University.**

11.1 Full payment of fees in advance of the academic year of study

The University offers the facility to allow students to pay tuition fees in advance prior to registration. Payment in full prior to the start date of your course may entitle you to a discount of 5% off the full fee less any Scholarship offered by the University. **Please note an invoice is not a mandatory requirement prior to making a payment in advance.**

If the student chooses to pay their fee in full, they can do so in a single payment. All payments will be made via the Applicant / Student portal. Please refer to section 16 - Payment Methods for full details on how to make payment. The University will issue confirmation of all deposit payments via the Admissions department.

11.2 Payment of fees made during the academic year of study

Students will be invoiced during the Registration process for any fees due. * A student can take the option to pay in instalments using a payment plan in accordance with the criteria outlined below and within the University's other policies including without limitation the Online Payment System Terms and Conditions.

* The Fee shown at Registration is correct at that point in time. Students on Part Time or Distance Learning programmes where fees are dependent on modules undertaken may have fees revised during the course of their study.

11.3 Payment Plans

Payment plans are open to registering/registered students, where the tuition fee invoice is over £200. The balance of tuition fees, less deposit already paid will be payable as follows:

Trimester A start	8 instalments to May
Trimester B start	8 instalments to September
Trimester C start	8 instalments to January

- Payment date will be the 9th of each month,
- For Trimester A starts, eligible months are October through to May,
- For Trimester B starts, eligible months are February through to September,
- For Trimester C starts, eligible months are June through to January
- Instalments are split equally over remaining eligible instalments after plan start date.

11.4 Failure to pay

If;

1. The student does not have a payment plan set up and does not pay fees which are due under an invoice; or
2. an agreed payment plan is not complied with;

then: the sanctions and procedure for collection of outstanding sums, each as detailed in the Credit Control and Debt Management Policy, will be applied.

In terms of the Credit Control and Debt Management Policy, the University utilises professional and reputable debt collection agents, together with interaction with government agencies as required, to collect outstanding sums, and those additional parties may apply charges.

No charges, interest or fees will be levied by the University on any credit provided to students in terms of payment plans entered into except legal costs and judicial interest incurred after a default.

12. Paying your Tuition fees - Part Time Students (Scottish, EU, RUK and International)

Where the fee due is less than £200, the full amount is payable in advance or within 30 days on receipt of invoice. For any fee due over £200, the full amount may be paid in advance, within 30 days or by instalments as detailed in section 10 and 11. **If only one semester of study is undertaken payment must be made in full within the semester.**

13. Paying your Tuition Fees - Sponsored Students

If the student has arranged for the fee to be paid in whole or in part by a sponsor, Finance will invoice the Sponsor directly. **In the event of a sponsor defaulting on payment, it is the student's responsibility to pay the fees.** The student will receive an invoice for all outstanding fees. This invoice will be due immediately as per this Policy and the University's Credit Control and Debt Management Policy.

14. Payment of Accommodation Fees (All Students)

Students staying at the University's accommodation will be invoiced by October for Semester A start, or February for Semester B start, for the rent due in the academic year. Any advance payments will be allocated to the invoice. The student must either pay this in full, within 30 days or setup a payment plan:

All Students (all start dates)	8 instalments to May
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- Payment date will be the 9th of each month,
- Eligible months are October through to May
- Instalments are split equally over remaining eligible instalments after plan start date.

Full details on accommodation terms and conditions are available from the Accommodation Office at accommodation@gcu.ac.uk or on +44 (0) 141 331 3980.

Further general provisions applying to payment plans are outlined in sections 10 and 11. No charges, interest or fees will be levied by the University on any credit provided to students under and in terms of payment plans entered into, except legal costs and judicial interest.

15. Payment of other invoices (All Students)

In the event of the student owing the University any other monies, for example study trips, bench fees and consumables, these will be invoiced in the same way as tuition fees. Invoices are due for payment in full within 30 days or, where the invoice is over £200, a payment plan may be set up:

All Students (all start dates)	8 instalments to May
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- Payment date will be the 9th of each month,
- Eligible months are October through to May
- Instalments are split equally over remaining eligible instalments after plan start date.

Further general provisions applying to payment plans entered into for other invoices are outlined in sections 10 and 11 of this policy. Please refer to section 16 - Payment Methods for details on how to make payment.

No charges, interest or fees will be levied by the University on any credit provided to students and in terms of payment plans entered into, except legal costs and judicial interest.

16. Payment Methods

The following methods of payment are available:

As per section 8, it is important to note, GCU do not have any partnership with a third party for collection of fees and all payments must be made direct to GCU, unless your account has been passed to a debt Collection Agency.

In line with the Anti-Money Laundering Policy, a student should not pay the fees of another student who is not present at the time.

Payment via Flywire

GCU has partnered with Flywire to accept bank transfer payments from students. Flywire enables students to make payments securely from the safety and convenience of your home and in different currencies and using local payment methods, including online banking and bank transfers. The available payment methods depend on the country where the funds are being paid from. This is the preferred and quickest method of making a payment to the University.

Students can also pay directly from their UK bank account using internet banking.

Payment tracking updates are available throughout the process.

Flywire is accessed securely from within your Applicant / Student Portal, allowing students to log in and select which transactions they wish to pay. Payment for deposits, advances and invoices can be made via this method.

- Flywire offers convenient payment options from over 180 countries and in more than 150 currencies.
- Payments can be tracked in real-time online, and via text alerts until the payment has reached GCU.
- Flywire has a robust anti-money laundering program so you can feel confident in the security of your payment.
- Flywire offers 24/7 multilingual customer support via email, phone or live chat.
- Flywire is specially adapted to deal with personal identity requirements of making payments from China and India within its online systems.

Payment online by debit or credit card via WPM

The University has an online payments facility for students. Online payment is accessed securely from within your Applicant / Student Portal, allowing students to log in and select which transactions they wish to pay. Payment for deposits, advances and invoices can be made via this method.

The University does not charge transaction fees for credit and debit cards.

Payments for all other items should be made through the [Online Store](#)

The following methods of payment are not available:

Cash payments and deposits

GCU does not accept cash payments in any currencies, and will not facilitate deposits of cash by issuing University bank account paying in slips to students. Any such requests will be refused.

Bank Transfers

We no longer support direct bank transfers from students into the University's bank account, as the arrangements with Flywire offer greater student flexibility and security. For any bank transfer payment, students must use Flywire.

17. Recurring Card Payments for Payment Plans

Recurring Card Payments (RCP) authorises the University to take scheduled automated instalment amounts from your chosen debit or credit card on confirmed dates. RCP instalments are similar to direct debit instalments but you do not require a UK bank account to establish an RCP. **The University does not charge transaction fees for credit and debit cards.**

It is important to confirm with your bank whether your credit or debit card will allow RCP instalments. Please ensure you have sufficient funds to meet your RCP instalments. If a transaction is declined on instalment date, a further attempt will be taken 5 days later. Please note, your card issuer will never share with the University the reason your card has been declined. If both attempts fail, your RCP will be cancelled. If there is a balance of fees still outstanding this will be due for payment immediately.

You must contact the Finance department to cancel your RCP instruction. You must allow 10 working days before the next payment is due to be taken. If there is a balance of fees still outstanding this will be due for payment immediately.

Please ensure you do not pay your invoice and maintain your Recurring Card Payment otherwise you will be charged twice.

18. Withdrawal or suspension from a programme of study

In the event of students withdrawing themselves or suspending from a programme of study, they must be aware of the consequence in terms of fees due and any future funding. The date of last attendance is used as the date of withdrawal or suspension to calculate any fees due. The same applies if the University withdraws or temporarily suspends a student.

All students have the right to withdraw without penalty if done so no later than the first cut-off date outlined below.

Students who suspend their studies/or are suspended by the University remain liable to pay any fees which may be due at the point of suspension.

The total fees due, less any non-refundable deposit, scholarship or discount for **sponsored**, and **privately funded** undergraduate and postgraduate students will be charged pro rata as follows:

Trimester A start – Cut-off Dates

1. Before 12th October – no fee due
2. Between 13th October and 2nd November – 25% fees dues
3. Between 3rd November and 15th February – 50% fees due

4. Between 16th February and 8th March – 75% fees due
5. After 8th March – full fees due

Trimester B start – Cut-off Dates

1. Before 15th February – no fee due
2. Between 16th February and 8th March – 25% fees due
3. Between 9th March and 12th October – 50% fees due
4. Between 13th October and 2nd November – 75% fees due
5. After 2nd November – full fees due

Trimester C start – Cut-off Dates

1. Before 6th June – no fee due
2. Between 7th June and 1st July – 25% fees due
3. Between 2nd July and 12th October – 50% fees due
4. Between 13th October and 2nd November – 75% fees due
5. After 2nd November – full fees due

From the 2025/26 session, these liability dates change, in line with the changes to the Academic Calendar. These are as follows:

Trimester A start – Cut-off Dates

1. Before 5th October – no fee due
2. Between 6th October and 26th October – 25% fees due
3. Between 27th October and 15th February – 50% fees due
4. Between 16th February and 8th March – 75% fees due
5. After 8th March – full fees due

Trimester B start – Cut-off Dates

1. Before 15th February – no fee due
2. Between 16th February and 8th March – 25% fees due
3. Between 9th March and 6th October – 50% fees due
4. Between 7th October and 27th October – 75% fees due
5. After 27th October – full fees due

Trimester C start – Cut-off Dates

1. Before 6th June – no fee due
2. Between 7th June and 1st July – 25% fees due
3. Between 2nd July and 6th October – 50% fees due
4. Between 7th October and 27th October – 75% fees due
5. After 27th October – full fees due

Programmes which operate outside the normal teaching Trimester's will be reviewed separately. In most occasions the programme start date will be used to calculate fee liability.

Where tuition fees are wholly or partially paid by a Government agency and/or a programme specific sponsor party, the fee calculations will be superseded by any relevant arrangement agreed by the University and these parties. This includes SAAS and SLC **undergraduate** students. When a student suspends / withdraws the total fees due, less scholarship or bursary, will be charged as follows:

Student Loans Company (SLC)

In line with the 3 liability dates set by SLC:

- 25% if in attendance on the 3rd Wednesday in October
- 50% if in attendance on the 1st Wednesday in February
- 100% if in attendance on the 1st Wednesday in May

Students Awards Agency for Scotland (SAAS)

In line with the cut-off dates set by SAAS:

- 1 December for Trimester A starts – No fees prior and 100% of fees on/after cut-off date
- 1 March for Trimester B starts – No fees prior and 100% of fees on/after cut-off date

Scottish Postgraduate students in receipt of SAAS funding who withdraw/suspend before the 1st December (Trimester A starts) or the 1st March (Trimester B starts) will only be charged a pro-rata fee, in line with University Trimester cut off dates outlined above, on the private element of their fee.

If withdrawing/suspending after the respective cut-off dates set by SAAS, the full SAAS tuition fee loan will be retained and the student *may* need to pay any additional private fees due, in line with University Trimester cut off dates, if recalculated fees are higher than the SAAS loan.

Students considering suspending / withdrawing should note SAAS do not normally honour a second year of funding for the same level of study.

Postgraduate Research Students

Postgraduate research students who withdraw, discontinue or take a suspension of studies, will have their tuition fee liability charged on a pro-rata basis, based on months of study rounded up to the nearest full month.

US Title IV Aid

Processed in line with the Return to Title IV (R2T4) regulations. Further information can be found on the University [website](#).

The amount of Title IV aid due for return as a result of a withdrawal or suspension is calculated independently of the tuition fee liability charged by the University, as such, students may be liable for fees due in line with the above Trimester cut off dates. The University may also attempt to collect from the students any Title IV funding that Glasgow Caledonian University is required to return to the US Department of Education.

We recommend any students receiving US Title IV Aid contact usfederalloansadmin@gcu.ac.uk before decisions are made regarding withdrawal or suspension of studies.

Changes to the cost of a course/module can only be authorised through the above process. Any reductions to an individual tuition fee, out with the above withdrawals and suspensions, must be authorised in advance by the Dean and the Finance Business Partner.

19. Refunds

All Students

Should a student have overpaid any fees due to withdrawal or suspending from a programme, refunds will be processed in line with the dates outlined in section 18 – Withdrawal or suspension from a programme of study. In these cases, refunds will only be made when the University's student withdrawal/suspension procedure has been followed and the student record is accurate in the University student management system.

Where a student undertakes an approved suspension of their studies, tuition fees already paid will not be refunded but retained until studies are resumed or permanent withdrawal occurs.

In all cases, any other debt owing to the University will be subtracted from any refund of fees.

No fee refund will be provided where the student is in breach of the University's policies and procedures and is disciplined by the University.

This policy does not include:

- Accommodation Fees. All requests for refunds or adjustments to accommodation fees due must be made to the [Accommodation Office](#). Finance will be notified of all changes and updates will be processed against your account. Thereafter a refund will be processed.
- Online Store. Any requests for a refund for a purchase made on the online store must be made in writing to the department selling the product. Finance will be notified of any refunds due. Thereafter a refund will be processed.

International and EU Students Tuition Deposit

You may be eligible for a refund (less £150 administration fee) in the event that you have applied for a visa to study at GCU and this has been refused by the UK Visas and Immigration (UKVI) prior to the commencement of study.

We will **not** refund the deposit if your visa application was declined on the following grounds: not attending UKVI visa credibility interview, the submission of falsified documentation or information or undeclared criminal convictions. All refund requests **must be received** within **90 days** of the visa refusal notice.

Normally you will be eligible for a refund if:

1. Your application to study at GCU has been rejected by the University
2. GCU are unwilling to issue you with a CAS due to concerns around financial/academic documentation, not involving fraud or deception.

Normally, you will **not** be eligible for a refund if –

1. You decide to no longer take up the offer of a place on the programme at the University due to a change in personal or financial circumstances
2. You wish to defer your offer of admission to a subsequent intake.
3. You do not secure funding for your programme of study, or are unsuccessful in a scholarship application
4. You do not provide all documentation and meet all requirements by the deadline to allow for your CAS to be issued, including meeting Financial Documentation requirements.
5. You submit fraudulent financial/academic documentation as part of your GCU application
6. You receive a CAS but do not submit a visa application on time to join your programme
7. You have an outstanding offer condition which could be met for a subsequent intake

8. You fail to attend a UKVI credibility interview resulting in a visa refusal
9. You receive a visa refusal on the grounds of credibility. These will be judged on a case-by-case basis.
10. You receive a visa refusal having failed to withdraw your visa application upon GCU instructions to do so.
11. There is a regulatory UKVI policy change that still allows you to defer to subsequent intake(s)
12. You enrol at GCU and withdraw/have been withdrawn from your studies at any time before completion of the programme.

To request a refund, students must submit the following paperwork to the University's recognised country representative or the Admissions Team at cas@gcu.ac.uk:

- The original unconditional offer letter from the University
- The refusal letter from the visa office (if appropriate)

Please note, refund requests will only be authorised within 5 years of the deposit payment date.

Payment of Refunds – All Students

All refunds will be paid to the original payment method as follows.

<u>Original Payment Method</u>	<u>Paid back by</u>
Debit/Credit Card	Original Debit/Credit Card
Bank transfer via Flywire	Bank transfer to original bank account

Bank charges incurred by the University in processing any refund will be deducted from the value of the refund. We will endeavour to process your refund within 30 days of receiving your refund documentation. **You must provide full and accurate information in order to process this refund within this timeframe.**

Documentary evidence of sponsorship is required before any refund of personal contributions towards tuition fees can be considered.

In line with the University's Anti-Money Laundering Policy, refunds made in respect of either student or non-student income should only be made by the same method and to the same account as the original payment method.

20. Chargebacks

A card chargeback occurs when a cardholder or card issuer disputes a transaction and the resolution process results in the reversal of funds to the cardholder/issuer's account. Should any student payment be subject to a chargeback, they remain liable for any balance remaining on their account. Additional penalties may apply depending on the nature of the return. As noted in this Policy, students must meet their Financial obligations for their course of study. Should a card chargeback go through on your account, this may impact your Registration at GCU.

21. Student Debt

Students finding themselves in financial difficulty must contact the University as soon as possible to ensure that there is no impact on their studies. The University has experienced members of staff

who will be able to give advice. Further details on the advice available can be found on the following website <http://www.gcu.ac.uk/student/money/>.

In the event of a student being a debtor to the University the Credit Control and Debt Management Policy will apply. Students retain the ultimate liability for the payment of their fees. This applies in the event of payment default by a sponsor, such as the SAAS/SLC or corporate sponsor/employer.

The University reserves the right to exclude any students who do not pay their fees, or make satisfactory arrangements to pay during the course of their studies. Students with outstanding academic debt are not permitted to re-enrol for the following academic year until all debts have been paid in full and the funds have cleared. Additionally, for any International students planning to apply for the Graduate Route or another post study visa, the University will not support students with the application, or confirm to the UKVI of successful completion of the course until all debt is paid. For the avoidance of doubt, no charges, interest or fees will be levied by the University on any sums due by students under payment plans entered into (except legal costs and judicial interest after a default) in line with the Credit Control and Debt Management Policy and other policies of Glasgow Caledonian University.

22. Wellbeing Team, Funding Team & VISA Team

The University has a Student Wellbeing team who can assist students in a wide range of additional support; they offer both practical and emotional support to students experiencing a wide variety of issues potentially affecting their studies or wellbeing.

We recommend students review the information on the University [website](#) to find out additional information on services available.

The Student Wellbeing team can be contacted on 0141 273 1393 or e-mail studentwellbeing@gcu.ac.uk

The University has a Funding team who have lots have information available on the Funding options available to all students.

The Funding team are also responsible for the administration of the Discretionary Funds which is there to support students who are struggling financially with living costs.

The Funding Team can be contacted on 0141 273 1376 or by email funding@gcu.ac.uk.

The University also has a dedicated Visa, Immigration Support & Advice Team who is there to support International students with support across key areas including Student visa applications, visa conditions, and post-study work options. V.I.S.A can be contacted at visa@gcu.ac.uk.

Appendix A - Tuition Fees and Increases

The following applies to all students registered on a course:

Student Status	Course type	Study route	Setting of Tuition Fees	Reasons for Potential Increase (1) Where fees are set or prescribed by a regulatory body, other than the University, such as SAAS, the Scottish Government and the UK Government, fees may increase in line with their published fees. (2) Where fees are set by the University, fees may be subject to a maximum increase of 5% year on year to reflect any unforeseen increase in the costs of delivering or administering the programme. (3) Static at point of entry
Scottish	Undergraduate	Full time	Set by Scottish Government	(1)
Scottish	Undergraduate	Part time	Fees set by the University	(1) and (2)
RUK, Channel Island	Undergraduate	Full time	Fees set by the University up to the maximum fee set by UK Government	(3)
RUK, Channel Island	Undergraduate	Part time	Fees set by the University	(1) and (2)
International, EU	Undergraduate	Full time / Part Time	Fees set by the University	(3)
Scottish, RUK, Channel Island	Postgraduate Taught	Full time / Part Time	Fees set by the University	(1) and (2)
International, EU	Postgraduate Taught	Full time / Part Time	Fees set by the University	(3)
Scottish, RUK, Channel Island	Postgraduate Research	Full time / Part Time	Fees set by the University	(2)
International, EU	Postgraduate Research	Full time	Fees set by the University	(3)
Scottish, EU, RUK, Channel Island, International	Professional Doctorate	Part Time	Fees set by the University	(3)