

Study Abroad & Exchange Terms and Conditions of Offer 2014/15

In addition to any conditions stated in your offer, the following terms and conditions apply to all offers of admission to full-time programmes based at Northumbria University in the UK.

1. Before you accept

Your offer

Your offer specifies information relating to the programme on which you have been offered a place, including the term dates, duration and the tuition fees. It is only valid for the intake stated. The University reserves the right to withdraw an offer or a Confirmation of Acceptance for Studies (CAS) if it is found that you have either provided false or misleading information or have omitted relevant information in your application.

Your fee status

Northumbria University regards you as an overseas student for fees purposes and your offer has been made to you on this basis. Places for UK and EU students are restricted and fill quickly. Please note that should your fees status change before you begin your course, it may not be possible to offer you a place as a home fee payer if there are none available.

Keeping in touch

If you applied to the University via an intermediary such as an agent, representative or educational institution the University will normally communicate with you about your admission via the intermediary. The University also reserves the right to pass information about your admissions and enrolment status and about your programme attendance and to send a copy of your CAS to the intermediary which is referred to in your application.

By proceeding with your application you are consenting to your data being processed by Northumbria University (as Data Controller) and Hobsons PLC (acting as Data Processor). Your data will be used for the purposes of handling your application and sending you information about Northumbria University relevant to your application. Neither Northumbria University nor Hobsons PLC will pass your details on to any third party except for any intermediary as referred to above. As a Data Subject you can opt-out of communications from Northumbria University and Hobsons PLC at any point by writing to International Development, Northumbria University, Library Building, Newcastle-upon-Tyne, NE1 8ST or emailing international@northumbria.ac.uk.

You will also receive a login and password for MyNorthumbria which will enable you to view any payments you have made in the MyFinance section, and also apply for University accommodation. This information will be sent directly to you by email, therefore it is essential that you provide us with your own personal email address as part of your application. You must inform us if you change your email address.

2. Accepting Your Offer and Requesting a CAS or Student Visitor Letter

Before completing your Acceptance Form please ensure that you have researched the entry clearance you are requesting and are aware of any fees you will incur.

If you have received an unconditional offer and wish to accept it, you must complete, sign and return the Offer Acceptance Form. If relevant, you must also pay your deposit and send us your completed Deposit Payment Form.

You will need to indicate on your Offer Acceptance Form whether you wish to request a CAS or a Student Visitor Letter. If you wish to request a CAS in order to apply for a Tier 4 (General) student visa to study at Northumbria University, you must indicate this on the Offer Acceptance Form. Before any CAS is issued, you will also be required to provide additional proof to the University that you have met specific requirements of UK Visas and Immigration (UKVI).

Students coming to study on an academic programme for less than 6 months, for example, those wishing to join an Exchange or Study Abroad programme may be eligible to enter the UK to study as a Student Visitor. If you return your Acceptance Form stating that you intend to enter the UK as a Student Visitor we will then post you a hard copy letter confirming your Offer which can be used to obtain this entry clearance.

Please note: when you request your CAS or Student Visitor Letter it is your responsibility to do so allowing enough time for your visa to be processed, as we cannot guarantee at peak times to issue your document at short notice.

Deadline for Accepting Your Offer

Once you have met all our conditions and paid your deposit(if relevant), you should submit your Offer Acceptance and CAS request by **2 September (for Semester 1 entry) and 10 December (for Semester 2 entry).** If you accept your offer and request a CAS after these deadlines please note that we cannot guarantee to process a CAS for you in time for your visa application.

A CAS is a unique reference number and will be issued to you in the form of a PDF attachment, which will show the key information which was submitted to UKVI in order to generate your CAS number. It is your responsibility to check that all the details in the letter are correct <u>before</u> you apply for your visa and you must inform the University if you believe any details are incorrect. The University cannot accept responsibility for entry clearance decisions arising from the information we have provided to UKVI regarding your CAS. If your visa application is refused, you will need to request a new CAS in order to submit a new visa application.

3. Visas and Immigration

Your responsibilities

It is your responsibility to apply for the appropriate visa (Entry Clearance) from your country of residence, permission to change sponsor (if you are already have permission to study in UK at another institution), or Leave to Remain if you need more time to complete your studies at Northumbria University. It is your responsibility to cover all costs associated with any of the above visa applications and you must ensure that you have the appropriate valid visa throughout your studies. It is essential that you comply with the terms of your visa and do not breach any of the conditions attached to your permission to study here. If and when you need to renew your student visa it is essential that you do so as early as possible in advance of the expiry date of your current visa.

If your course is full-time and six months or longer you must obtain a Tier 4 (General) Adult student visa bearing Northumbria University's Sponsor Licence Number prior to your enrolment. To apply for a Tier 4 visa you will need a CAS which you can request from us once you have accepted your offer, paid your deposit and met all academic and English language conditions.

Please note: Before any CAS can be issued, you must provide

- a) (if relevant) evidence that your deposit has been paid and funds have cleared
- b) evidence of all previous visas issued for the purpose of study in the UK
- c) a copy of your current visa (if applying for a Tier 4 (General) visa from within the UK)
- d) confirmation of the number of years you have previously studied in the UK
- e) the NQF level of any previous studies in the UK

It is also your responsibility to ensure that you have held the correct amount of funds in your bank account for 28 days when you apply for your visa. Failure to do so could result in your visa being refused and jeopardise your chances of joining your programme.

Most students coming to study on a full-time programme at Northumbria will require a Tier 4 (General) student visa. If you already hold a Tier 4 (General) student visa which was issued by another UK higher education institution, you will only be able to enrol with us when you have made an application for a new Tier 4 (General) student visa which bears the Northumbria Sponsor licence number on it. If you have not made an application at the time of enrolment, you should contact our Welfare and International advisers in the Student Support and Wellbeing service by emailing <u>as.visateam@northumbria.ac.uk</u>

Short Courses

If your course is shorter than six months and if you choose to apply for a Student Visitor visa please note that whilst you are in the UK you will not be able to renew this type of visa or switch to a Tier 4 (General) student visa in the UK and will need to return to your home country to do so.

Please refer to <u>https://www.gov.uk/government/organisations/uk-visas-and-immigration</u> for details.

English Language

In order for Northumbria University to sponsor you with a CAS for your Tier 4 (General) visa application, the University needs to hold evidence that you have achieved the required level of English Language competency - as defined both by Northumbria University for entry to your course and by UKVI for visa purposes. Please note that the UKVI requirements for English Language are in addition to the University requirements. Please contact the

International Admissions Office, or visit the UKVI website for further details: <u>https://www.gov.uk/government/organisations/uk-visas-and-immigration</u>

Length of time spent studying in the UK

UKVI have imposed a limit to the number of years a student can study in the UK at any one level, therefore if you have previously studied in the UK it is advisable for you to check that you have enough time left to enable you to complete your course. Please contact International Admissions for advice or consult the UKCISA website at http://www.ukcisa.org.uk/ for further details.

Deferrals

Students who wish to defer their offer for entry to a later intake should do so before using their CAS (if one has been issued) and should request a new CAS for their deferred course. Any CAS which has been used after a student has decided to defer will be withdrawn if the visa has not yet been granted. In cases where the visa has already been issued, UKVI will be notified and the visa will be curtailed. If your visa is curtailed you will not be able to travel to the UK on the visa as it will no longer be valid.

4. On Arrival

Enrolment

When you enrol you must present a Tier 4 (General) student visa bearing Northumbria University's Sponsor Licence Number, or another type of visa which is recognised by the UKVI as valid for study in the UK. If you do not have a valid visa you will not be allowed to enrol and should seek advice from the Student Support and Wellbeing Service. If you have a Tier 4 (General) student visa which was issued for study at another UK institution, you may be allowed to enrol if you can provide evidence that you have applied to UKVI for new leave to remain for study at Northumbria University and can also supply proof that you satisfy the financial requirements for your new visa. You should be aware however, that if your visa application is refused, you will not be able to continue with your studies. At enrolment you must also present your valid passport and your original qualification documents. If you have been provided with a letter to show at enrolment by the Study Abroad Team than you are not required to have your original qualifications at the session, but you will still be required to bring your passport.

Progression

If your offer comprises more than one stage, level or year, progression from one level or year of your programme to the next is subject to your completing and passing the programme assessments for each level. If your offer includes a Presessional English language programme you must attend the programme and obtain the relevant grades for progression to your target programme.

UKVI Compliance

As a Sponsor of Tier 4 (General) student visas, the University has a duty to fulfil certain record keeping and reporting duties, which include keeping copies of your current passport and visa; recording your contact details; passing information on your admission and enrolment status and your attendance to the UK Visas and Immigration (UKVI) and other UK governmental bodies. We also reserve the right to contact UKVI to seek information on your immigration history where necessary.

If you renew or change your visa at any time during your studies, we will require you to provide us with your new visa details. The University is also required to monitor the attendance of all students and where attendance is deemed unsatisfactory, is obliged to report this to UKVI and other UK bodies. (By attendance we mean attending lectures, seminars, group work sessions, placements, compulsory field trips, meetings with supervisors and all other relevant course activities).

If you do not comply with the conditions of your visa, for example if you do not enrol at the University by the last permitted enrolment date; if you withdraw; are withdrawn from your studies; interrupt your studies; are excluded for non-payment of fees; if you fail and are not permitted to repeat or if you do not attend your programme, the University will inform these bodies. It is your responsibility to ensure that you understand the implications for your visa in relation to any of the above. If you are uncertain about your status, for instance if you cannot attend because of illness, then you must seek immediate advice from the Student Support and Wellbeing Service.

Late Arrival

It is essential that students should aim to arrive at the University in time to attend their enrolment and induction sessions, as these sessions aim to give students the best possible start to their studies in the UK and to University life. Students who arrive late and miss these sessions may find settling into their studies more challenging.

We understand however, that there are occasions when students who for unavoidable reasons cannot arrive in time for their enrolment session or for the start date of their course Updated 6 May 2014

and in these cases may be allowed to enrol late. Please refer to your joining instructions or contact the Study Abroad team regarding final deadlines for enrolment.

Students will not be allowed to enrol after the last enrolment date and any student unable to enrol by this date should not travel to the UK.

Important Personal Details

It is essential that you provide your live personal email address and your home address and telephone number on your application form and a copy of your current passport. You must tell the University immediately if there is any change to any of these details. Important information regarding enrolment and admission and the CAS is sent to the student's personal email address. Some personal data such as details of your fee payments and your accommodation bookings may be available to you in advance of your enrolment via a password-protected system. You are strongly advised to change your password as soon as possible after enrolling. We also require you to send us a copy of any previous Tier 4 visas you have obtained for the purpose of any previous study in the UK.

Withdrawal, Suspension and Interruption

If you wish to withdraw, suspend or otherwise discontinue your studies you must follow the relevant University procedures. For details of the fees payable in these circumstances please see the Finance Section. The University does not allow students to defer their place once they have arrived in the UK.

Handbook of Student Regulations

In addition to these terms and conditions, all applicants and students are required to abide by the Handbook of Student Regulations which explains students' rights and obligations. It covers areas such as enrolment, disciplinary rules, and credit control and complaints procedures. Please note in particular the Student Enrolment Conditions which form the basis of your contract for tuition with the University. The Handbook can be found on our website at http://www.northumbria.ac.uk/vc/leservteam/stud_reg_handbk/

If you cannot access the Handbook on our website please request a copy from International Admissions or the relevant Northumbria University Regional Office. In the event of any conflict between the Handbook and these Terms and Conditions, the Terms and Conditions take precedence.

Disclaimer

The University cannot guarantee to provide the programmes and services described in offers and in its publicity material. In the very unlikely event that your course is cancelled the University will make all reasonable efforts to inform you in good time.

5. Deposits and Tuition Fees

Exchange and Study Abroad students should refer to their Offer email in which any tuition fees or deposit requirements will be clearly stated. If you are not required to pay a tuition fee or deposit, than the below sections on fees and payments are not relevant to you.

Deposits

If you are required to pay a non-refundable deposit of £5500 in advance of enrolment, this will be clearly stated within your Offer. If the need to pay a deposit is not clearly stated within your Offer than the below deposit information is not relevant to you.

The deposit allows students holding an unconditional offer and meeting all other requirements to secure their place and receive a CAS for visa purposes.

You will <u>not</u> be required to pay a deposit if:

a) You are receiving US or Canadian Federal Loans to cover payment for your **tuition fees**: or,

b) Your tuition fees are paid by a Sponsor which is recognised by the University.

Please note: deposits paid by credit card will be accepted in no more than two separate payments.

- The deposit amount is payable in advance of enrolment and visa application;
- You may wish to pay your fees in full early and benefit from a discount (see Early Payment Discount section below).
- Please pay as early as possible to allow enough time for your CAS to be issued prior to your visa application.
- If your deposit payment is not honoured by your bank after we have issued your CAS, the CAS will be cancelled or withdrawn until such times as a new deposit payment is made and cleared. In this situation any further payments should be made by an alternative method to that which was used for the original payment.

We strongly recommend that you pay your deposit in one single payment, and also please note that at peak times, we cannot guarantee that any subsequent payments can be added to the details in your CAS once it has been issued. If it is possible to do so, please be aware that we cannot guarantee that this will be done in time for your visa to be processed.

Tuition Fees

If relevant to you, the tuition fees for your programme(s) are stated in your offer letter.

Deposit Refunds

Once you have paid your £5500 deposit it is **non-refundable and non-transferable** except if you are unable to join your course due to any of the following circumstances:

- in the unlikely event that your programme is cancelled; or
- you apply in good time for your visa but it is granted too late for you to join your course (in this instance we would need proof of when your visa application was made and when it was granted)
- if you apply for a UK visa with your Northumbria CAS and your visa application is refused*; or
- if you do not meet the conditions of your offer; or
- If you have serious personal extenuating circumstances which prevent you from studying overseas, e.g. in a serious case of illness.

*if your visa is refused, we will require you to provide your notification of refusal. Please note we will not refund a deposit or any additional fees paid in the case of visa refusals which were made on the basis of fraudulent documents. Refunds are at the University's discretion and will only be given where the University is satisfied that there is evidence of serious personal extenuating circumstances.

Requesting a Deposit or Fee Refund

In any of the above circumstances, subject to the University's agreement, you would receive a full refund of the deposit amount and of any additional tuition fees you had paid in advance for the academic year. To request a refund you would need to complete a Refund Form, attach the required documents and send it to the University Office from which you received your offer.

Circumstances where a deposit will not be refunded

In all other circumstances, including in the following situations, no refund of the £5500 deposit will be made:

- If you do not apply for a visa to study at Northumbria University;
- If you decide to study at another institution in the UK or in another country;
- If you decide not to study overseas.

However, in the three situations outlined above, you would receive a refund of any tuition fees you had paid in advance for the academic year which were in addition to the £5500 deposit.

6. Payments

Paying Fees on Time

If you are unable to pay your fees by the due date, unfortunately you will be excluded from the University and the University will obliged to report your non-attendance to the UKVI. However, the University's aim is to allow students to undertake their studies without any unnecessary disruption. If you are concerned that you may have problems paying by the due date, please do not leave it until this date but contact our Finance Department for advice as early as possible.

Handbook of Student Regulations

In addition to this information please also refer to the Credit Control and Debt Management Policy in Northumbria University's Handbook of Student Regulations.

Payment Terms - Presessional English Programmes

Tuition fees for the Presessional English Programme are payable in full for each semester before or on enrolment. This payment is made as part of the £5500 deposit, and the remainder of the deposit will be used as part payment of your tuition fees for your academic programme.

Payment Terms for all programmes except Presessional English

50% of the annual tuition fee is due on enrolment - minus any fees or deposit you have already paid for the programme in advance.

Final Instalment (all programmes except Presessional English)

- For entry to Semester 1 the remaining fees for your programme should be paid by 1 Dec
- For entry to Semester 2 the remaining fees for your programme should be paid by 1 April

Withdrawing from your course

If you withdraw between four weeks after the start date of your programme and the end of your first semester a minimum of 50% of your tuition fees for the academic year are payable by you. In addition, please note the section "Deposit Conditions" below. If you withdraw after the end of your first semester, the full fees for the academic year are due.

Possible deductions if you are paying your full fees in advance

If you are paying your **full** tuition fees for the year as your deposit please deduct the following amount(s) from your payment if you qualify for them:

- Early Payment Discount (if you qualify see Section on Discounts and Scholarships)
- Academic Scholarship only for students who have already received confirmation of their eligibility for scholarship award for the same academic year.
- Country Bursary eligibility for a Country Bursary where applicable will be confirmed in the offer letter. Please note: if an Academic Scholarship has been awarded, this will be given *instead of*, rather than in addition to a Country Bursary, as students are not allowed to be awarded both.

Refund of Overpayments

If you overpay your tuition or accommodation fees for the year any refund due will be processed. However, due to financial regulations refunds cannot be paid to the student directly if the overpayment is more than £500. Any refund due of more than £500 would be paid to the original account from which it was received. Please also note that the University cannot disburse other payments such as living expenses to students.

Bank Transfers

Please use the information below when making a Bank Transfer payment and <u>always quote</u> <u>your Student Reference Number and your name.</u> Please note, if your Bank Transfer is made in the name of another person for example a relative, this can cause considerable delays in processing.

Bank	Barclays Bank PLC
Branch	City Office,
	Percy St,
	Newcastle upon Tyne,
	NE1 4QL
Account Name	University of Northumbria at Newcastle,
	No. 1 A/C
Sort Code	20-59-42
Account Number	00909297
IBAN Code	GB63 BARC 2059 4200 909297
SWIFT Code	BARC GB22
BIC Code	8030

Debit Card Payments

If you wish to **pay by debit card** please go to the Pay Online link on the University's home page <u>http://northumbria.ac.uk/sd/central/finance/epayments/</u>. You will receive an e-mail acknowledgement containing an Order Number. When you send your **Deposit Payment Form** (see below) please include the order number on the form and your applicant reference number.

Deposit Payment Form and Receipt

When you pay your deposit you must also send your completed and signed **Deposit Payment Form** to the University **at the time of payment.** The form should be sent to the University office address on your offer letter. This will ensure that your payment is credited to your student fees account and you will receive an official receipt.

Late Payment

If you are unable to pay your fees by the due date, unfortunately you will be excluded from the University permanently and will not be allowed to re-join the programme even if your fees are paid in full at a later date. The University will be obliged to report you to the UKVI for non-attendance and sponsorship may be withdrawn. However, the University's aim is to allow students to undertake their studies without any unnecessary disruption. If you are concerned that you may have problems paying by the due date, please contact our Finance Department for advice as soon as possible before the deadline.

Joining a later intake

If you are unable to join the University in the expected intake but are accepted for a subsequent intake your deposit and any additional payment of tuition fees you have made for the academic year will be carried over to the relevant intake and credited against your tuition fees.

Sponsored Students

If you have arranged for your fees to be paid in whole or in part by a recognised governmental or commercial sponsor you must provide proof of the sponsorship on or before enrolment to the University's Finance Department. In the event of a sponsor defaulting on payment it is your responsibility to pay the fees. In such a case you would be advised in writing that the liability had passed to you. If your financial sponsor is not recognised by the University, they will be required to pay your deposit before the University will issue any CAS.

7. Discounts

Early Payment Discount

You will qualify for an early payment discount if you pay your full tuition fees for your academic programme for the academic year in advance and meet all of the following conditions:

- you have already received a conditional or unconditional offer for your programme, or for a Presessional English course, before making your payment; and
- the tuition fee stated in your offer letter is more than £8,000; and
- you are a self-funding student starting an academic degree or diploma programme which lasts at least one full academic year

If you meet these conditions please **remember to deduct the relevant discount when you pay your fees.** The amount of discount for students taking the full diet of credits varies from £260 to £500 depending on when your full fees are received by the University's Finance Department, as shown below:

Students starting their academic programme in the September intake:

- £500 reduction in fees for students whose full fees are received on or before 1 June*
- £260 reduction in fees whose full fees are received between 2 June and 1 August *

Students starting their programme in the January intake:

- £500 reduction in fees for students whose full fees are received on or before 1 October*
- £260 reduction in fees for students whose full fees are received between 2 October and 1 December*

*Please note these are the dates by which payment should be received by the Finance Office. If you are paying through one of our Regional Offices you should submit your payment 12 days prior to these deadlines, to allow time for them to be sent to the Finance Office.

The above discounts do not apply to Presessional programmes. If you are undertaking a Presessional programme before your academic programme you must pay the full fee for both programmes in advance of enrolment as a condition of qualifying for a discount on the academic programme fees.

The above discounts are offered for the intake your original offer applies to. If you decide to join a later intake the amount of discount will not increase.

Refunds

Tuition Fee Refund Policy

If you withdraw between four weeks after the start date of your programme and the end of your first semester a minimum of 50% of your tuition fees for the academic year are payable by you. If you withdraw after the end of your first semester, the full fees for the academic year are due.

Failure to enrol at Northumbria University

If you have obtained a Tier 4 (General) student visa using a Northumbria University CAS, but you <u>do not</u> enrol at the University in the semester for which your offer is valid, or if you enrol at the University and subsequently withdraw from your programme at any time, the deposit and any additional fees you have paid in advance are both non-refundable and non-transferable. The only partial exceptions to this regulation are the two following situations, in which the deposit amount is still non-refundable and non-transferable, but any additional prepayment you have made, less any additional fees which are due at the time of withdrawal, would be refunded or transferred as indicated below:

Transfer to another Tier 4 registered University

If you transfer to another UK university which is a registered Tier 4 Educational Sponsor for the start of the same semester, any partial refund due will be transferred to the university concerned, once Northumbria has received evidence from that university that it is acting as your Tier 4 sponsor. No transfer of funds will be made if you transfer to any other type of institution.

Withdrawal to return home

If unforeseen personal extenuating circumstances force you to return to your home country and you withdraw from the University, any partial refund due will be paid once you have provided satisfactory evidence as requested by the University of your circumstances as well as satisfactory evidence that you have returned to your home country and intend to remain there for at least the duration of your UK student visa.

8. Insurance to cover loss of deposits, fees, medical costs and/or life insurance

Even if you are entitled to free treatment from the National Health Service (NHS) whilst you are in the UK, it is your responsibility to take out insurance which covers all other medical-related costs as well as insurance to cover any loss of fees.

An insurance policy may cover, for example:

- lost fees if you are unable to complete your course;
- costs of returning home if a relative is ill;
- costs of a relative visiting you in the UK if you fall ill;
- cost of private healthcare, if you decide not to wait for NHS treatment (sometimes waiting lists for NHS treatment can be long, and may take several months or more);
- cost of returning to your home country for treatment;
- or, in the worst possible situation, returning a body home for burial or cremation.

If you do not have your own insurance to cover costs such as these, then you or your family will be liable for covering such costs.

Also, if you require any form of life insurance (a policy which pays out in the event of your death or, in some cases, critical illness), then it is also your responsibility to arrange this with an insurance provider. There is no medical insurance or life insurance automatically provided to students at Northumbria or included in your tuition fees.

When choosing an insurance policy, please ensure that the insurance policy that you choose specifically covers international students living in the UK. If you have a partner or children living with you whilst you are in the UK, you may wish, and it is your responsibility, to ensure that these people are also covered by any medical or life insurance policy.