**Terms and Conditions of Offer 2021/2**

**Handbook of Student Regulations:**  In addition to any conditions stated, your offer is also subject to the terms and conditions set out in this document and the University's [Handbook Of Student Regulations](http://www.northumbria.ac.uk/handbook)  It important that you read these in advance of accepting your offer. Your attention is particularly drawn to the Student Enrolment Conditions at Section 2. The Handbook of Student Regulations is updated annually, and the University may need to make changes to its rules, regulations, policies and academic standards for, improvement, legal or compliance reasons which may affect you. Where any change affects you, the University will use its reasonable endeavours to draw these to your attention. You will have the opportunity to read the Handbook of Student Regulations to review any changes to rules and regulation prior to enrolling.

By making this offer of a place at Northumbria University to you, we are initiating a contract for education services. If the offer is accepted by you, a contract has been made between yourself and Northumbria University. This means that we agree to reserve a place for you at the University for the Course specified in your offer and that we will allow you to enrol on this course if you meet our specified entrance requirements and any other conditions of enrolment as detailed in your offer letter.

**Admissions Policy:** The Northumbria Admissions Policy can be found at [www.northumbria.ac.uk/adpolicy](http://www.northumbria.ac.uk/adpolicy).

**Criminal Conviction Policy:** Your offer is made in line with the University and further details can be found in your offer letter and our [Criminal Conviction Policy.](https://www.northumbria.ac.uk/study-at-northumbria/admissions/applicant-terms-and-conditions-and-policies)

**Your offer:** Your offer specifies information relating to the programme on which you have been offered a place, including the term dates, duration and tuition fees and is only valid for the intake stated. The offer has been issued on the basis of the information you provided, and 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
* You have omitted relevant information in your application; or
* You are unable to provide evidence/documentation to support information provided

**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. Please refer to the [finance section](#_Finance) for further information relating to fees.

**Your data:** At Northumbria we are strongly committed to protecting the privacy of personal data. To view the University's Privacy Notice please click [**here**](https://www.northumbria.ac.uk/-/media/corporate-website/new-sitecore-gallery/services/legal/gdpr/pdf/privnot/2018studentprivacynoticev1%2C-d-%2C0.pdf?la=en&hash=47E880262A49218F4A3E08AABD1711ADA44217DC). If you applied to the University via an intermediary such as an agent or sponsor, the University will normally communicate with the intermediary regarding your admission. The University reserves the right to pass information about your admissions and enrolment status and about your programme attendance if appropriate.

**Withdrawal, Suspension, and Interruption:** If you wish to withdraw, suspend or otherwise discontinue your studies you must follow the [Change of Circumstance process.](https://www.northumbria.ac.uk/study-at-northumbria/support-for-students/staying-on-course/student-process-for-change-of-circumstances/) The University does not allow students to defer their place once they have arrived in the UK. For details of the fees payable in these circumstances please see the Finance Section below.

**Disclaimer:** The University will use reasonable action not to make any changes to the Programme either before you start or during the academic year for which you enrol. However, there are occasions where some changes may be necessary to assist and support the proper delivery of educational services. Please refer to Section 2: Provision of the Programme in the [Handbook Student of Regulations](https://www.northumbria.ac.uk/about-us/leadership-governance/vice-chancellors-office/legal-services-team/handbook-of-student-regulations/) for further information

# 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 Pre-sessional English language programme you must attend the programme and obtain the relevant grades for progression to your target programme.

**Late Arrival:** Students should aim to arrive at the University in time to attend their enrolment and induction. Students who arrive late and miss these sessions may find settling into their studies more challenging. If you are unable to enrol by the date specified, you should discuss this with the admissions team as soon as possible. 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 unless directed to by the Admissions team. In the event of any potential disruptions that prevent travelling to the UK/accessing Campus you may be required to enrol on your programme/attend induction activities or begin teaching online. Details of how to enrol on your programme will be sent to you in advance of your programme starting and will inform you of any alternative arrangements that may be in place at that time.

**Additional terms for courses involving a professional placement and/or access to children/vulnerable adults.**

It will be clearly identified to you in your course information if your programme includes a professional placement and / or access to children or vulnerable adults. It is your responsibility to ensure that you comply with any additional terms of your offer in advance of the start of your programme. Failure to do so could prevent you from enrolling on the programme. Details of additional requirements will be indicated in your offer letter and may include the following:

**DBS Enhanced Disclosure/Police Clearance:** If your course has a DBS requirement this will be stated in your offer letter. You will need to provide a satisfactory Police Clearance Check from your home country before we will issue a CAS and will then need to undertake a DBS check when you are in the UK. If you do not pass the DBS check you will be removed from the course and your CAS will be revoked. You can find more information in our [DBS Policy](https://www.northumbria.ac.uk/about-us/university-services/academic-registry/registry-records-and-returns/dbs-policy-and-procedures/) and we will also contact you directly.

**Occupational Health Clearance:** You will need occupational health clearance prior to registering for your course. The Occupational Health Team at the University will contact you once you have accepted your place and provide you with further information on how to meet this condition.

**Vaccinations:** For healthcare courses you will be required to undertake a series of vaccinations to enable you to be fit for placement. It is your responsibility to ensure you attend relevant appointments to ensure you are clear prior to your first placement date

**Self-Declaration form:** You will need to meet suitability and character requirements of the regulatory body that approves your programme of study. If you accept your offer, we may send you a self-declaration form that you will need to complete and return. In a small number of cases applicants may be required to attend a fitness to practice panel to determine suitability for training.

**Additional requirements and responsibilities for immigration purposes**

Full details of all Your Responsibilities of studying on a Student Visa, and those of Northumbria can be found in our [Student Visa Responsibilities Guide](https://www.northumbria.ac.uk/study-at-northumbria/admissions/applicant-terms-and-conditions-and-policies) but we have summarised the key points below.

**Your Responsibilities:**

* You must ensure you obtain the appropriate immigration permission/ entry clearance that allows you to study.
* You must present at enrolment a valid passport and a Student visa (formally Tier 4) bearing Northumbria University’s Sponsor Licence Number, or another type of visa which is recognised by the UKVI as valid for study. If you do not have a valid visa you will not be allowed to enrol or continue with your studies.
* It is your responsibility to cover all costs associated with any visa applications.
* You must ensure that you have the appropriate valid visa throughout your studies.
* 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. You should apply as early as possible in advance of the expiry date of your current visa, if you are required to renew.
* It is your responsibility to comply with the terms of your visa and important that you do not breach any of the conditions attached to your permission to study here.

**University Immigration Responsibilities**

* As a Sponsor of Student Visas, the University has a duty to fulfil certain record keeping duties including keeping copies of your current passport and visas, recording your contact details, passing information on your admissions, enrolment and attendance to UKVI.
* We also reserve the right to contact UKVI to seek information on your immigration history where necessary.
* 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.

**Student Visa applicants requiring a CAS (formally Tier 4):**

* You should allow enough time for your visa to be processed, as we cannot guarantee at peak times to issue CAS at short notice. Please refer to your offer letter for any specific deadlines for CAS and deposit
* When you receive your CAS, you should check that all the details in your CAS are correct before 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.
* You must ensure that you have held the correct amount of funds in your bank account when you apply for your visa in line with the [immigration maintenance rules,](https://www.gov.uk/guidance/financial-evidence-for-student-and-child-student-route-applicants) if you are applying for a Student Visa. Failure to do so could result in your visa being refused and jeopardise your chances of joining your programme
* 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.

**Pre sessional applicants requiring a CAS:** If you are studying Pre sessional English at Northumbria, we may in some cases be able to offer you a Joint CAS to cover both your Pre sessional and Target degree programmes.

* You will normally be required to hold an Unconditional Offer for your target programme and have provided a SELT (Secure English Language Test) which demonstrates you hold a minimum of B2 in each component of the SELT
* In certain circumstances we may be able to offer you a joint CAS if you have one or two elements of your SELT at B1 level. In these cases, you must achieve B2 or above in all components of the Pre-Sessional Programme examinations. Failure to achieve B2 level in all components means that you will not be able to enrol onto your target programme and would be required to undertake further Pre sessional English at Northumbria or return home.

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# Finance

**TUTION FEES:** Tuition fees for your programme(s) are stated in your offer letter.

**Payment terms for all programmes (except Pre-sessional English Programmes)** a minimum of £8,000 or 50% of the annual tuition fee (whichever is higher) is due on or before enrolment.

Final Instalments are as follows:

* For entry to Semester 1 the remaining fees for your programme should be paid by 1 December.
* For entry to Semester 2 the remaining fees for your programme should be paid by 1 April.

**Payment terms for Pre-sessional English Programmes:** Tuition fees for these Programmes are payable in full for each semester before or on enrolment. This payment is made in addition to the £5,500 deposit for your academic programme.

**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.

**DEPOSIT**:International students are required to pay a non-refundable deposit of £5,500. The deposit allows students holding an unconditional offer and meeting all other requirements to secure their place and receive a CAS for visa purposes and is payable in advance of enrolment and visa application.

The deposit should be paid 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.

# Deposit Exemptions: You will not be required to pay a deposit if:

* You are receiving US or Canadian Federal Loans to cover payment for your **tuition fees**.
* Your tuition fees are paid by a Sponsor which is recognised by the University; or
* You are Norwegian and receiving SONOR funding.

**Deposit Refunds:** Once you have paid your £5,500 deposit it is **non-refundable and non-transferable** (outside of 14 days from acceptance) 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\*; or
* if you apply for a UK visa with your Northumbria CAS and your visa application is refused\*\*; or
* if you do not meet the academic conditions of your offer; or
* If you have serious personal extenuating circumstances which prevent you from studying overseas\*\*\*

\* we would need proof of when your visa application was made and when it was granted.

\*\*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, incorrect information, or if you have breached immigration regulations.

\*\*\*refunds are at the University’s discretion and will only be given where we are satisfied that there is evidence of serious personal extenuating circumstances.

# Circumstances where a deposit will not be refunded: In all other circumstances, including but not limited to in the following situations, no refund of the £5,500 deposit will be made:

* If you do not apply for a visa to study at Northumbria University; or
* If you decide to study at another institution in the UK or in another country; or
* 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 £5,500 deposit.

**PAYING FEES AND DEPOSIT:** If you wish to **pay by credit or debit card** please go to the University’s Paying your Fees page [http://northumbria.ac.uk/sd/central/finance/epayments/.](http://northumbria.ac.uk/sd/central/finance/epayments/)

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 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 the Ask4Help Team by e-mailing ask4help@northumbria.ac.uk, as early as possible.

**Payments restrictions from countries with Economic Sanctions:** Due to economic sanctions the University has restrictions on receiving payments from the following countries:

* **Iran and North Korea** the University is unable to accept direct or indirect financial transactions into our university bank account any payments will be declined/returned.

* **Cuba, Venezuela, South Sudan, Syria and Crimea** the University is unable to accept financial transactions into our university bank account from the above countries without prior notification to the University. If you are planning on making a direct/indirect payment from one of the above countries, it is essential you inform the University prior to making the payment to avoid them being declined or returned. We will contact you to let you know once the payment can be made, so you do not encounter any problems.

**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.

**Scholarships:** If you have been awarded a scholarship it will be indicated in your unconditional offer letter. If you withdraw part-way through the academic year your scholarship discount will be applied pro-rata to the amount of fees you owe. Please note as scholarships do not apply to sponsored students, students who secure sponsorship after an offer of a scholarship has been made, will no longer be eligible to receive it.

**CANCELLATION AND REFUNDS:** You may cancel your place on the course/programme within 14 days of acceptance of your offer. If you cancel within this time period, you will be entitled to a **full refund** of any payments already made. If you cancel outside of the 14 days any deposit payments made are final and **non-refundable** except in any of the circumstances listed above. To cancel your place on the course please complete the cancellation form at [www.northumbria.ac.uk/cancellation,](http://www.northumbria.ac.uk/cancellation%2C)  ***Please note*:** this form is only to be completed if you wish to cancel your acceptance to a course *after* accepting and making payments, please do not complete if you are simply declining our offer.

**Requesting a Deposit or Fee Refund (outside of the 14 days from acceptance):** If you meet any of the conditions set out above which mean that your deposit is refundable and 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 provide details of why you are requesting a refund and attach the required documents/evidence to the University Office from which you received your offer.

Further, if you overpay your tuition or accommodation fees for the year a refund will be processed on your request. To request a refund, you would need to provide details of why you are requesting a refund and attach the required documents/evidence to the Ask4Help Team by e-mailing ask4help@northumbria.ac.uk.

**Insurance**

**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.

# email sigYOUR NEXT STEPS

## Read all the important information (All Students): **It is important that you read all information regarding your offer to ensure that you understand offer and your responsibilities.**

* Please read your offer letter in full and ensure you are aware of any actions that are required
* Please read the University’s Terms and Conditions of your offer which can be found [here](https://www.northumbria.ac.uk/international/international-admissions/application-forms-guides/):
* Please read [Student Visa Responsibility](https://www.northumbria.ac.uk/study-at-northumbria/admissions/applicant-terms-and-conditions-and-policies) if you intended to apply for a Student (formally Tier 4) visa

**Ensure your details are up to date (All students)**

* The university must always hold up to date contact details for you, including a personal email address and up to date home/contact addresses.
* If any of your details change during your application, you must notify us immediately via the Applicant Portal.
* If you change your passport you should upload an updated copy as soon as possible via the Applicant portal.

## Accepting your Conditional Offer (Conditional Offer holders): **If you wish to accept your conditional offer, please do so via one of these methods**

* You must accept your offer via UCAS if you have applied via UCAS
* Via the applicant portal using the Respond to Offer Button

By accepting the offer, you are confirming that you intend to study at Northumbria University and that you agree to the Terms and Conditions of offer.

**Provide evidence you have met the conditions (Conditional Offer holders):** Please ensure you provide us with relevant evidence to demonstrate that you have met the conditions set out in the offer letter as soon as possible. You can do this by:

* Uploading the required evidence to the Applicant Portal

Once the conditions have been met, we will be able to provide you with an **Unconditional** offer.

**Accept your Unconditional Offer (All offer holders):** If you have received an **Unconditional** offer and wish to accept it, you can do so via one of these methods:

* + You must accept your offer via UCAS if you have applied via UCAS
	+ Via the applicant portal for non UCAS applicants

**By accepting your offer, you are confirming that you intend to study at Northumbria University and that you agree to the Terms and Conditions of offer**.

**You must comply with any additional requirements (If applicable):** If your offer indicates you have any non-academic conditions you must also meet these before we can issue you a CAS.

* Any non-academic conditions will be listed in your offer letter.
* They may include
	+ Professional Suitability requirements
	+ DBS, Police Clearance or Health Checks
	+ ATAS clearance **If you course requires ATAS clearance please see further information at the end of this document.**
	+ Under 18 declaration
	+ Interview or Portfolio
	+ Proof of qualifications

**Pay your Deposit (If applicable)**

* If you are required to pay a deposit it will be indicated in your offer letter.
* Please pay your deposit as early as possible to secure your place and allow enough time for payments to clear.
* The preferred and quickest method is to pay online [here](https://www.northumbria.ac.uk/study-at-northumbria/fees-funding/money-matters/online-payments/)
* If you pay via an alternative method, you MUST include your full name and date of birth
* We advise you pay your deposit in one single payment.
* Please note that you may pay your deposit whether your offer is **Unconditional or Conditional.**
* Please read the deposit and refund sections of the terms and conditions prior to making any payments.

**Sponsored students (If applicable)**

* You are exempt from paying a deposit if you provide a financial guarantee letter from a university recognised sponsor.
* You should provide a valid sponsor letter as soon as possible.
* All sponsor letters must meet the university requirements listed [here](https://www.northumbria.ac.uk/study-at-northumbria/fees-funding/international-fees-funding/international-money-matters/)
* This letter should be uploaded to the Applicant Portal when prompted

**US Federal loan recipients (if applicable)**

* Applicants who have been approved by Northumbria for US federal Loans are exempt from paying a deposit, providing you are borrowing more than £5500 in loans that are paid direct to the institution.
* Details on applying for US loans as a Northumbria student can be found [here](https://www.northumbria.ac.uk/international/northumbria-and-your-country/north-america/federal-aid-1/)

**Request a Confirmation of Acceptance for studies (Student Visa (formally Tier 4) applicants)**

* Before you apply for a Confirmation of Acceptance for Studies (CAS) you must have an **Unconditional** offer from us.
* We cannot guarantee to process CAS requests which are submitted late in the cycle in time for your visa application **(please refer to your offer letter for deadlines**).
* You must request a CAS via the applicant portal
* The University must receive your deposit and all relevant documents (below) before we can issue a CAS.:
	+ Deposit payment
	+ A copy of the personal details page of your passport that you will be using for your visa application
	+ A copy of any previous and current UK visas (issued for the purpose of study)
	+ Evidence that you have met the conditions of the offer
	+ ATAS certificate, if applicable
	+ Under 18 Parental Consent letter, if applicable

**Apply for your VISA**

* Once we have issued your CAS you can apply for your entry visa.
* It may take several weeks for your visa to be processed so please ensure sufficient time for this to be carried out.
* Please do not travel to the UK without a valid visa
* For more information about how to apply for a visa please go to: [https://www.gov.uk/government/organisations/ukvisas-and-immigration a](https://www.gov.uk/government/organisations/uk-visas-and-immigration)nd [http://www.ukcisa.org.uk/.](http://www.ukcisa.org.uk/)

**Provide other immigration permission:** If you are not studying on a Student Visa (Formally Tier 4) you must provide evidence of your permission to study in the UK. This may include:

* An alternative visa that allows study
* An appropriate stamp in your passport
* A passport that is allows you to Study in the UK

**You should upload these via the applicant portal when prompted**

**Apply for accommodation (if applicable)**

* Northumbria University has a wide range of accommodation available from en-suite to traditional student housing, and you'll find plenty of choice when it comes to deciding on a place to live.
* If you would like to apply for accommodation you can find information including costs and how to make your application via our website at [www.northumbria.ac.uk/accommodation](http://www.northumbria.ac.uk/accommodation).
* Please note that you should ensure that you have met the terms of your offer before confirming your accommodation as you may be bound by accommodation terms and conditions.

**Complete Self Registration and attend On Enrolment (All Full Time Students)**

* All international students must complete our electronic self-registration and visa verification process before they can fully enrol.
* You will be sent details of how to complete these activities near to the start of your course.

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| email sig **ACADEMIC TECHNOLOGY APPROVAL SCHEME (ATAS)**  Having an ATAS clearance certificate is a mandatory UK government requirement for **some** students who need Entry Clearance to study in the UK. This affects you if: * You plan to undertake **postgraduate** research in **certain** **science, engineering or technology disciplines**

**OR** * You are applying for an Undergraduate course that leads to a Postgraduate qualification such as an enhanced MEng undergraduate degree.

To confirm whether you need an ATAS certificate, you will need the relevant CAH3 code that applies to your course. If your course at Northumbria requires ATAS, this will be indicated in your offer letter, along with the relevant code that you require. **Please do not contact the ATAS Unit to ask which CAH3 code applies to your course. Only your HEI will be able to tell you this information.** You **DO NOT** need an ATAS certificate if: * You are a national of one of the following: - EU countries, the European Economic Area (EEA), Australia, Canada, Japan, New Zealand, Singapore, South Korea, Switzerland or the United States of America.

You **DO** need an ATAS certificate if: * You require a Student Visa or Entry Clearance to study in the UK and are not a national of one of the above countries.

**You can find more information on ATAS, including the application form and what information you need to provide at:** <https://www.gov.uk/guidance/academic-technology-approval-scheme#what-you-need-to-apply>

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| **BEFORE YOU APPLY FOR AN ATAS CERTIFICATE YOU MUST BE IN POSSESSION OF AN OFFER LETTER FROM A UK HIGHER EDUCATION INSTITUTION** **IF YOU NEED AN ATAS CERTIFICATE AND YOU DON’T HAVE ONE YOUR STUDENT VISA APPLICATION WILL BE REFUSED.** **IT IS YOUR RESPONSIBILITY TO CHECK IF THIS SCHEME APPLIES TO YOU.**  |

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