

## **Terms and Conditions of Offer 2018/9**

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, Room 4.18 4<sup>th</sup> Floor, Sandyford Building, Newcastle upon Tyne NE1 8QE or emailing [er.international@northumbria.ac.uk](mailto:er.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**

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

Please note: when you request your CAS 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 CAS at short notice.

### **Deadline for Requesting a CAS**

Once you have met all our conditions and paid your deposit, you should submit your Offer Acceptance and CAS request to the International Office 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 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. If your visa application is refused, you will need to request a new CAS in order to submit a new visa application.

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.

### **Criminal Convictions**

You are required to declare on your application form whether or not you have any previous criminal convictions. Please note that if you do not declare a conviction and you are later found to have one, your offer, as well as any CAS or VISA issued will become invalid.

If your course requires a DBS (criminal record) check this will be carried out after you enrol with us. If you need a DBS check this will be stated in your offer conditions, along with the information you are required to provide. If you do not pass the DBS check you will be removed from the course and your CAS will be revoked.

## **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 that 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) 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 [as.visateam@northumbria.ac.uk](mailto:as.visateam@northumbria.ac.uk)

### **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 <https://www.gov.uk/government/organisations/uk-visas-andimmigrationfor> details.

### **Part time Study**

International students who wish to apply for a part-time programme whilst in the UK should ensure that they have a visa which is valid for part-time study. The most common categories of students who are eligible to study part-time and pay the part-time overseas fee rate are listed below (please note that this list is not exhaustive):

- Spouses of UK, EU and EEA nationals who have not ordinarily been resident in the UK for three years before beginning their course of study and do not have 'indefinite leave to remain'.
- Embassy staff who have permission to work in embassies based in the UK and do not have 'settled status' or 'indefinite leave to remain'.
- Applicants who have a work permit or another type of visa that is not a student visa are normally allowed to study part-time and are normally classified as overseas for fees purposes.
- Commonwealth applicants who are in possession of an 'ancestry visa' but do not have 'indefinite leave to remain'.
- Asylum-seekers are overseas for fees purposes until they are given 'indefinite leave to remain', or 'Humanitarian Protection'. (Note: Students with 'refugee status' are home for fees purposes).

- UK and EU nationals who have not been ordinarily resident in the UK/EEA/Switzerland for three years before beginning their course of study.
- Dependents of PBS visa holders

### **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.

<https://www.gov.uk/government/organisations/uk-visas-and-immigration>

### **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.

### **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.

### **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 and in these cases may be allowed to enrol late. Please refer to your joining instructions or contact the International Admissions 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/](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**

### **Deposits**

International students are required to pay a non-refundable deposit of £5500 in advance of enrolment. 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 not 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
- 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**

Tuition fees for your programme(s) are stated in your offer letter.

### **Cancellations 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 below.

To cancel your place on the course please complete the cancellation form at [www.northumbria.ac.uk/cancellation](http://www.northumbria.ac.uk/cancellation), alternatively there is a copy of the form attached to this document; please complete and return to us as per the instructions on the form. If you have any questions on this or wish to cancel your offer by telephone please call international admissions on 0191 243 7906.

**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.

### **Deposit Refunds**

Once you have paid your £5500 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 (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, incorrect information, or if you have breached immigration regulations. 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 in any of the above circumstances 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. ***If you are still within 14 days of accepting your offer you must complete and return the Cancellation Form.***

### **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.

### **Information for students from Iran, North Korea, Cuba, Sudan, South Sudan, Syria and Crimea**

#### **Iran and North Korea**

Please note that due to Economic Sanctions, the University is unable to accept direct or indirect financial transactions into our university bank account from the above countries and any payments will be declined/returned.

#### **Cuba, Sudan, South Sudan, Syria and Crimea**

Please note that due to Economic Sanctions, 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 that you inform [internationaladmissions@northumbria.ac.uk](mailto:internationaladmissions@northumbria.ac.uk) 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.

## 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 be 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 - Pre-sessional English Programmes

Tuition fees for the Pre-sessional English Programme are payable in full for each semester before or on enrolment. This payment is made in addition to 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 Pre-sessional English

A minimum of £5500 or 50% of the annual tuition fee (whichever is higher) is due on enrolment - minus any fees or deposit you have already paid for the programme in advance.

Final Instalment (all programmes except Pre-sessional 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

There are a number of deductions in fees potentially available to students at Northumbria, including the following:

- Early Payment Discount (see Section on Discounts and Scholarships for further information)
- Academic Scholarship – this is based on previous academic achievements and will be confirmed in your offer letter.
- Country Bursary – eligibility 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.. Any refund due 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 **always quote your Student Reference Number and your name**. 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 <http://northumbria.ac.uk/sd/central/finance/epayments/>. 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 nonattendance 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 and Scholarships

### Early Payment Discount

You will qualify for an early payment discount if you pay the **deposit** for your academic programme in advance of the dates below and meet all of the following conditions:

- you have already received an offer for your programme, or for a Pre-sessional English course, before making your payment;
- the tuition fee stated in your offer letter is more than £8,500;
- 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 note that the deduction will be taken from your final payment, not from your deposit. The Early Payment Discount amount is £300.

Students will receive the deduction where the deposit is received on or before:

1 June\* - for September starts

1 November\* – for January starts

**\*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 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.

### 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 academic 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.

## 8. 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 do not 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.

## **9. 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.

## CANCELLATION FORM

**I hereby give notice that I would like to cancel the following service:**

Name of Service:
Ordered/Received on*:

<b>Personal Details</b>	
<b>Name:</b>	
Address:	
Signature:	Date:

\*please include date of last correspondence from the University

Please return this form to:

**Admissions  
Northumberland Building  
Northumberland Road  
Newcastle upon Tyne  
NE1 8ST**

**Alternatively, you can also cancel by one of the following methods:**

**Telephone:**

You can confirm your wish to cancel by telephoning Admissions on 0191 227 3341.

**Email:**

If you would prefer to email us then you can write to [er.admissions@northumbria.ac.uk](mailto:er.admissions@northumbria.ac.uk).  
Please include your name, student ID and date of birth.

This form is also available on our website at [www.northumbria.ac.uk/cancellation](http://www.northumbria.ac.uk/cancellation).