

Summary of the Fees Policy

Bournemouth University (BU) is committed to a fair and transparent policy for charges made to its students. We will use reasonable efforts to provide students with prompt notification of any fees or charges due to BU, along with details of the arrangements for payment. Detailed rules and procedures are set out in the Fees Policy (see the Finance section on the student portal,¹) which we update from time to time.

Before you enrol at BU, you should read the Fees Policy. We have provided this summary to make sure that you are aware of the main rules that relate to fees. These rules are part of your contract with BU and you must make sure that you understand them and accept them before you enrol at BU.

Information about tuition fees and other charges is provided with your offer letter.

Information for all programmes is also available on request from the askBU enquiry team who can be contacted on 01202 961916 or by email at askBUenquiries@bournemouth.ac.uk (for prospective students) and the askBU Student Services Team who can be contacted on 01202 969696 or by email at askBU@bournemouth.ac.uk (for current students).

1. TUITION FEES

- 1.1 You are personally responsible for ensuring that your tuition fees are paid, even if you are sponsored by a third party, have applied for a student loan or another third party is paying them.
- 1.2 UK and EU students taking an undergraduate programme may be eligible for a tuition fee loan from the Student Loan Company. If your loan application is accepted, the Student Loan Company will pay your tuition fees to us directly. See paragraph 2 on student loans below.
- 1.3 If a sponsor has agreed to pay your fees, you are still personally responsible for paying them if your sponsor does not pay in time. Your sponsors must pay your fees for each academic year by the date given on the invoice.
- 1.4 If you do not receive a loan from the Student Loan Company, you can pay your fees in full or by instalments, see paragraphs 3 and 4 below.
- 1.5 You must make sure that your tuition fees are paid on time. Failure to pay is a serious matter. We may take action against you, as described in paragraph 10 below. It is important that you tell us if you change your contact details or address so we can contact you about outstanding payments.
- 1.6 If your programme is due to start in the 2015/16 academic year, your tuition fees will not change during your programme, as was set out in your offer letter.
- 1.7 If you have refugee status, your fees may change if you are granted the right to remain in the UK during your studies. More details are given in the Fees Policy.

2. STUDENT LOANS

- 2.1 UK/EU students taking an undergraduate programme that lasts one or more academic year may be eligible for a tuition fee loan from the Student Loan Company. The Student Loan Company has its own rules and procedures and you must follow these carefully. You will need to apply to the Student Loan Company for each year of your studies.
- 2.2 If we ask you, you must provide us with evidence that you have applied for a tuition fee loan from the Student Loan Company and that your application has been accepted.
- 2.3 If the Student Loan Company refuses to pay all or part of your tuition fees for any reason, you must pay the tuition fees yourself.

¹ <http://studentportal.bournemouth.ac.uk/help/rules-regulations/index.html>

3. HOW CAN YOU PAY?

3.1 If you are paying your tuition fees in full, you can pay by:

- Credit card or debit card, (either on-line, on the telephone or in person)
- Bank transfer (on-line)
- Cheque (by post or in person)
- Cash or sterling banker's draft (in person only).

If you pay by cheque, you must:

- Make it payable to 'Bournemouth University' and
- Write your name, student reference number and programme on the back of the cheque.

3.2 We will not charge a transaction charge for payment by debit or credit card.

3.3 Please make sure that you have enough money or credit available before you pay us. If your payment cannot be completed, we may charge an administration fee of £20.00

4. INSTALMENTS

4.1 You can pay your fees in three instalments if:

- Your programme lasts for is at least one full academic year and
- You pay online by debit/credit card.

4.2 For students who start their programmes in September, the instalments are:

- 34% of the fee (after any deposits or discounts have been applied) due when you register on-line and must be paid on or before enrolment;
- 33% is due around 3 months after the due date of the first instalment; and
- 33% is due around 6 months after the due date of the first instalment.

We will provide you with details of the dates on which the instalments are payable when you make arrangements to pay by instalments and provide your credit/debit card details.

4.3 You must provide valid and up to date credit card or debit card details to us so that we can collect the instalments when they are due.

4.4 In exceptional circumstances, we may agree an extended payment plan with a student. We cannot do this for students on a tier four visa, as this would breach the student's visa requirements.

4.5 You must make sure that there is enough money/credit on your account to cover the instalments when they are due. If we cannot collect an instalment on time, we may apply an administration charge of £20. We may apply a further £20 administration charge on each due date if you have not paid the previous instalments. See also paragraph 10 below for sanctions for non-payment of debt.

5. DEPOSITS FOR POSTGRADUATE APPLICANTS

5.1 Non-EU taught postgraduate applicants must pay a £2,000 deposit.

- The deposit must be paid by the date stated in your offer letter and will be set off against your fees (except as described in paragraph 5.4 below).
- The balance of the fees is due on or before you enrol. See paragraph 4 for information about paying in instalments.

5.2 The deposit will not be required if:

- You are being sponsored by a government body, company or other organisation and
- Your sponsor has provided an official letter or purchase order to BU to confirm that they will pay your fees in full. You must provide this document to us when you accept your offer.

- 5.3 The deposit will be refunded if:
- You do not meet the conditions of the offer and we withdraw the offer
 - Your visa application is refused (**unless** it was refused for reasons relating to fraud)
 - You cancel your contract within 14 days of telling us that you have accepted your offer (see paragraph 7.1 below)
 - We are unable to provide the programme you accepted and you do not want to take up a place on any alternative programme we offer to you or
 - You are prevented from joining the programme due to exceptional circumstances such as serious illness or family bereavement (subject to the discretion of our Director of Finance and Performance or his/her delegate and documentary evidence being provided from an independent source).
- 5.4 We will not refund the deposit or set it off against other fees if you change your mind or delay, cancel or withdraw from your programme for any reason (other than under paragraph 5.3), except as set out in paragraph 5.5.
- 5.5 If you have agreed with us that you will defer your studies (see the Conduct and Welfare section on the student portal²):
- We will keep your deposit
 - We will set the deposit off against your fees when you start your programme as long as you start in the next academic cycle (which may be January/February for a programme that starts in September) and
 - If you defer your studies for more than one academic cycle, you will forfeit your deposit.

6. SCHOLARSHIPS AND DISCOUNTS

- 6.1 Full details of all Bursaries, Scholarships, Loans and Grants are provided on our website. See: <http://studentportal.bournemouth.ac.uk/help/finance-support/index.html>.
- 6.2 If non-EU students pay their tuition fees in full within 7 days of enrolment, you will receive a 5% prompt payment discount.
- This discount is not available if a sponsor pays your fees on your behalf
 - This discount is not available to undergraduates from the UK, EU, Channel Islands or the Isle of Man
- 6.3 BU graduates (first degree or above) receive a 20% 'loyalty' discount on the published tuition fee for further programme (s). This does not apply to repeat units or graduates from foundation programmes.
- 6.4 Members of staff employed directly by BU or a partner colleges on a permanent part or full time basis receive a 25% discount (or 10% for Bournemouth University International College Affiliated Staff). Further details are provided in the Fees Policy.
- 6.5 A student who has an immediate family member working directly for BU will receive a 20% staff family discount. Further details are provided in the Fees Policy.
- 6.6 A non-EU student who has an immediate family member who has graduated from BU or is currently studying at BU will receive a 20% student family discount. Further details are provided in the Fees Policy.
- 6.7 You may be eligible for more than one of these discounts in any academic year. The maximum discount available to a student for any academic year is 25%, or 30% if you are receiving the staff discount described in paragraph 6.4 above. All discounts are subject to normal academic progression and the discount will not apply if you have to repeat some or all of your programme.

² <http://studentportal.bournemouth.ac.uk/help/rules-regulations/index.html>

7. CANCELLATION, WITHDRAWAL AND SUSPENSION OF STUDIES

Cancellation within 14 days of accepting your offer

- 7.1 You have the right to change your mind and withdraw within 14 days of accepting your offer from us. You must tell us if you want to withdraw during this 14-day cancellation period.
- You do not have to give a reason
 - You can tell us by email, letter, telephone, or by sending a cancellation form
 - You can use the model cancellation form (see the Finance section on the student portal, <http://studentportal.bournemouth.ac.uk/help/rules-regulations/index.html>)³ but you do not have to use it.
- 7.2 If you cancel during this 14-day period, we must refund in full any fees or deposits that you have paid.
- If you have paid fees or a deposit, we will ask you to complete a refund claim form (this form is attached to the Fees Policy - see the Finance section on the student portal, <http://studentportal.bournemouth.ac.uk/help/rules-regulations/index.html>)⁴).
 - We must pay the refund within 14 days of the cancellation.

Withdrawal before the start date

- 7.3 You may withdraw from your programme or suspend your studies after the 14-day cancellation period has ended, and before the official start date of your programme.
- You must tell us if you want to withdraw or suspend, by email, letter, telephone, or by sending us a cancellation form.
 - We will not refund any deposit that you have paid unless exceptional circumstances apply (see paragraph 5.3 above).
 - We will refund any other fees that you have paid. We will ask you to complete a refund claim form.

Withdrawal after your programme has started

- 7.4 If you wish to withdraw or suspend after your programme has started, you must tell us in writing and complete Part One of our Suspension or Withdrawal Form as appropriate (see the Conduct and Welfare section on the student portal⁵).
- 7.5 You will be responsible for tuition fees up to the official date that you are withdrawn or suspended.
- 7.6 If you have taken a tuition fee loan from the Student Loans Company, we will tell the Student Loans Company of the adjusted amount of tuition fees that are payable. If a refund is payable, we will pay it to the Student Loan Company. Withdrawing after your programme has started may affect how many years you can get a student loan for – you must check with the Student Loan Company if you are thinking about withdrawal.
- 7.7 For all other students, we will calculate the fees payable up to the official date of withdrawal or suspension. The calculation is set out in the table in paragraph 7.8.
- We will not refund any deposit that you have paid unless exceptional circumstances apply (see paragraph 5.3 above)
 - We will refund any other fees that you have paid. We will ask you to complete a refund claim form. We will not refund fees if you give us the refund claim form more than 60 days after your withdrawal or suspension date
 - If you return the following academic year after a suspension, we will deduct any fees that were paid for the suspended year's study from the following year's fees.

³ <http://studentportal.bournemouth.ac.uk/help/rules-regulations/index.html>

⁴ <http://studentportal.bournemouth.ac.uk/help/rules-regulations/index.html>

⁵ <http://studentportal.bournemouth.ac.uk/help/rules-regulations/index.html>

7.8 We will calculate any refunds due under the following table:

Start Date	Academic Year	Withdrawal Dates	Liability*	Potential Refund**
Autumn (Sep-Dec)	2015/16	First 14 calendar days from official start date	0%	100%
		From calendar day 15 until 31 st December 2015	25%	75%
		1 st January until 31 st March 2016	50%	50%
		On or after the 1 st April 2016	100%	0%
Winter (Jan-Apr)	2015/16	First 14 calendar days from official start date	0%	100%
		From calendar day 15 until 31 st March 2016	25%	75%
		1 st April until 30 th June 2016	50%	50%
		On or after the 1 st July 2016	100%	0%
Other (May-Aug)	2015/16	1 - 14 calendar days	0%	100%
		15 - 90 calendar days	25%	75%
		91 - 180 calendar days	50%	50%
		181 calendar days or more	100%	0%

* Percentage of full fee for the whole academic year that must be paid.
 **This is maximum potential refund. We will only refund if we have received more than the total amount due. We will not refund deposits unless exceptional circumstances apply (see paragraph 5.3 above).

8. OTHER FEES AND CHARGES

- 8.1 Apart from tuition fees, you may need to pay other fees and charges to us during your programme.
- 8.2 Information about other charges connected to your programme are provided with your offer letter.
- 8.3 You must pay these fees and other charges within 30 days of the date of an invoice.

9. FINANCIAL DIFFICULTIES

- 9.1 As described above, you must ensure that your fees and all other charges due to us are paid.
- 9.2 We will at all times seek to be sympathetic to, and understanding of, each student's financial circumstances. Students experiencing financial difficulties in relation to debts outstanding to BU should inform us at the earliest opportunity.
- 9.3 Unless told otherwise, students experiencing financial issues in connection with library fines and/or charges should contact the library Help Zone, call the library on 01202 965959 or email LibSupp@bournemouth.ac.uk.
- 9.4 Students experiencing financial issues in relation to all other debts due to BU should contact the University's Finance helpline on 01202 961600 or email fees@bournemouth.ac.uk.
- 9.5 Wherever possible, our Finance team will work with you to agree an acceptable repayment plan. We will consider mitigating circumstances based on your individual circumstances and any supporting documentation provided. Any decision is at the discretion of the Director of Finance and Performance and/or a delegated officer. If you disagree with any such decision, you may make a complaint under the Students Complaint Policy and Procedure.

- 9.6 You can find information on financial support for students suffering financial hardship:
- At <http://studentportal.bournemouth.ac.uk/help/finance-support/financial-hardship/financial-hardship.html>
 - By contacting askBU - visit them at The Base, Talbot Campus, telephone 01202 969696 or email askBU@Bournemouth.ac.uk
 - By contacting SUBU Advice on 01202 965779 or by email at subuadvice@bournemouth.ac.uk
- 9.7 If you do not agree with the amount of the debt, you should contact the Finance helpline on 01202 961600 or email fees@bournemouth.ac.uk as soon as possible. If the dispute is not resolved, you may complain under the Students Complaint Policy and Procedure.
- 9.8 Debt recovery action will not be pursued and we will not apply sanctions whilst a debt is subject to the Complaints Procedure.
- 9.9 If you do not pay any fees or charges on time, we may also take steps to recover the debt in accordance with our debt management procedure.
- We may refer debts to external solicitors and/or debt collection agencies who will take steps to recover the debt. The steps taken may include taking court action to recover the debt.
 - If we take debt recovery action, you may have to pay additional costs incurred as a result of any enforcement action taken such as interest, debt collection agency fees, search fees and legal costs.
- 9.10 If you do not keep up payments under a repayment plan the debt will immediately become payable in full.

10 IMPORTANT: SANCTIONS FOR NON-PAYMENT

Tuition Fees

- 10.1 If you fail to pay tuition fees owed to us when they are due, or make agreed payments under an agreed repayment plan, we may apply all or any of the sanctions set out below.

Sanctions

- withdrawal of library borrowing rights
- withdrawal of IT access to BU systems
- withdrawal from your programme
- not issue you with a final award certificate
- we will not allow you to re-enrol
- we will not pay bursaries or scholarships unless an acceptable repayment plan is in place

- 10.2 Withdrawal from a programme of study, even for a short period, may mean that you miss essential parts of your programme and it may take you longer (possibly as much as an additional year), to complete your studies. Applications to resume studies in these circumstances will be considered on a case by case basis.
- You may have to pay fees for an additional period.
 - You may not be able to take out a student loan for the additional period.
 - You may not be able to extend your visa.

Accommodation Fees

- 10.3 If you fail to pay your accommodation charges to us when they are due or make agreed payments under an agreed repayment plan, we may take the following actions:

Sanctions

- give you notice to leave your accommodation and obtain a court order for eviction

- refer debts to external solicitors and/or debt collection agencies who will take steps to recover the debt. The steps taken may include taking court action to recover the debt.

Library Fines

- 10.4 Please return all library books on time to avoid running up library fines. Please make sure that when you leave BU, whether you have finished your programme or you withdraw, you return all library books as soon as possible.
- 10.5 We will take steps to recover overdue library fines and charges owed by current students alongside the provisions of the University Rules Relating to Library Use which can be found at <http://www.bournemouth.ac.uk/library/local-assets/using-the-library/docs/library-rules.pdf>. In addition to taking steps to recover payment of the debt, the Library will prevent the student from borrowing further items or renewing existing loans if the student has:
- unpaid library fines totalling more than £20 or
 - total fines of any amount which have been outstanding for more than two weeks or
 - an item which is overdue for eight weeks or more
 - been charged the replacement cost for a damaged item (even if you have paid for it – this sanction will apply for a period of time)
- 10.6 We may refer outstanding library fines/charges owed by students to our external solicitors and/or debt collection agents if a student ignores requests for payment or fails to agree a repayment plan with us.

Other Fees and Charges

- 10.7 If you fail to pay any other fees or charges due to us or make agreed payments under an agreed repayment plan, we may refer the debt to our external solicitors and/or debt collection agents.