

Policy & Procedures for the Handling of Deposits, Fee payments and Refunds

Introduction

It is important that students pay their fees and any required deposits at the right time to avoid any problems with starting their studies. Students are encouraged to read the following carefully and of course, get in touch with the College if there is anything they need to clarify.

Deposits

1. All successful overseas applicants to any of Birmingham Christian College's (BCC) programmes are required to pay a minimum deposit of 50% of the international tuition fee to accept their place for courses delivered on campus before a CAS may be issued.
2. Upon receiving the deposit and/or the required documents, the College will send a Confirmation of Acceptance (CAS) Letter and other relevant documents which are necessary for the visa application of overseas students.
3. Students can pay the deposit by credit/debit card, bank transfer or bank draft.

If a student pays directly to BCC's bank account, the name of the student should be mentioned as the reference which will appear on the bank statement.

Deposits paid in person: If the student is already in the UK or if someone else pays the deposit on the student's behalf, the deposit may also be paid by cash or cheque at our reception on campus but students are encouraged not to send cash in the post and to be very careful if carrying large amounts of cash with them. When we receive deposits, the details of the amount paid will be confirmed on the visa letter.

Deposits to third parties: The tuition fees should not be paid to anyone else but the College. Students are reminded not to deposit the tuition fee with third parties. If any deposit is paid a receipt must be obtained from the College immediately, signed by an authorised person and stamped. The College advises the students to email or inform us whenever they make payments to our bank account. If the students have any doubts, they should contact the College by phone or email.

Fees

Students may pay their tuition fees in a single payment at the time of enrolment, in two instalments at the start of each semester or by monthly instalments by special arrangement with the Finance Director.

Single Payment: Single payments should usually be made before the course start date.

Payment by Instalments: Each semester's fees must be settled by the end of the first week of the semester. If the instalments option is chosen, the fees must be paid as per the agreed instalment plan. No supplementary charge will be added to the tuition fees.

The following conditions will apply to those paying by instalments

- Students who choose to pay by instalment(s) must continue to do so until the course fee is paid in full.
- A facility to pay by instalments may be withdrawn or charged a late payment fee from individuals who fail to meet instalment deadlines promptly or their cheques are dishonoured.

Refunds

1. The College assumes that all prospective students will have thought carefully about taking up a course and therefore applying for admission.
2. However, the College understands that there are many reasons for wishing to withdraw from a course, both before and after courses have commenced. Consequently, the College's policy on refund of fees upon withdrawal is as follows:
 - a. Notice of withdrawal must be made in writing and will only be considered to have been made on the date on which they are received by the Registrar.
 - b. For withdrawals which are received within the first two weeks of the course commencement date, a non-refundable administration fee of £50 will be deducted and any balance held will be refunded, at the discretion of the College.
3. Where withdrawals are received after two weeks of the course commencement date, for whatever reason, a refund will only be given for any semesters which have not commenced yet (e.g. if you have paid for the full year and withdraw during the Autumn Semester you will receive a refund for the Spring Semester's fees). Refunds are given at the College's discretion.
4. For students who have not paid their fees in full and have outstanding debts on their account, a pro rata fee will be charged upon withdrawal. For example, if a student decides to withdraw from the course after two weeks of commencement of date of the programme but has not paid part or the full fees for the programme, the student will be liable for the full fees for the semester and but will not be liable for the subsequent semester's fees.
5. Overseas students should note that where a statement has been sent to UKVI to support a student visa application, the College must notify the UKVI of any withdrawal.

6. For students who are not successful in obtaining a visa, a refund will be granted after a deduction of the non-refundable administration fee of £50, on the receipt of a completed Refund Request Form and a copy of the official visa refusal letter issued by the relevant immigration Consulate.
7. No refund is permitted or shall be made if a student enters the UK on a student visa obtained on the basis of the College's CAS but does not attend the College.
8. A full refund of tuition fees will be made if the College is unable to offer an advertised course.
9. Where it is proved that a prospective student has submitted a forged document or documents (e.g. certificates, transcripts etc.) with a view to obtaining a College Offer Letter, such a prospective student will not have his or her fees refunded by the College.
10. International students who fail to obtain a visa must apply for a refund within three months of their visa refusal.
11. Fees will only be refunded to the person/organisation that paid them i.e. if your fees were paid by a sponsor they will be refunded to your sponsor.
12. Wherever possible refunds will be made by the same method as that used to pay the fees i.e. if you paid by card a refund will be made to your card; if you paid by bank transfer a refund will be made to your bank account.
13. Although the College will always endeavour to respond to refund requests with a sense of urgency, under normal circumstances it takes up to four weeks to process a refund.
14. The process will start from the day the Refund Application Form along with other required documents are submitted to the College.
15. In order to claim a refund of tuition fees the student or sponsor must meet the following conditions:
 - Advise the Registrar in writing of withdrawal from the course.
 - Complete and return the Refund Application form along with any College property, including all original documentation issued by the College.
 - International students or their sponsors must return all original documents issued by the College (acceptance / enrolment letter, receipts etc.) and proof of rejection of student visa (a letter issued by the Immigration Authorities, confirming the refusal of visa / entry) and photocopies of the relevant pages of the passport (if refusal of visa is the reason for withdrawal).

No refund will be given to a student under the following circumstances:

- a) If the student is asked to leave the country by UK Authorities, or if they leave the country during the programme period without permission from the College and are subsequently refused re-entry.

- b) If a student is suspended/withdrawn from their course by the College due to non-attendance/poor attendance or unsatisfactory progress.
- c) If a visa is refused as a consequence of not having a minimum of 80% attendance by the student over the period of the course enrolled or of any illegal activities by the student.
- d) If the disruption in studies is due to students' conviction, court proceedings or a litigation involving them.

Review of the Policy: The College may at its discretion, review and alter its Policy and Procedures for handling of Deposits, Fee payments and Refunds at any time without giving prior notice to or consulting with anyone concerned or affected by this policy.