

IGM

Tuition Fee and Refund Terms and Conditions

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1. Overview

These Terms and Conditions provide clear expectations of a student's financial obligations to the institution following enrolment on to the program. It also sets out the Withdrawal Standard following a student's withdrawal and outlining fees due.

Students agree to be bound by these Terms and Conditions as part of the Student Contract. It is therefore important that the student understands what is expected of them in regard to payment of fees owed and also the options they have open to them to meet their financial obligations.

(This summary is for reference only; it is recommended that students read these Terms and Conditions in full)

- It is the student's responsibility to ensure that their finances are in order and that they can meet the costs of their fees before enrolling.
- Students have 14 calendar days after they complete enrolment to change their mind and cancel their acceptance by informing the Institution in writing.
- Withdrawal without formal notification may result in liability of full fees.
- Students are liable for fees if a sponsor fails to pay.
- Tuition fee invoices are sent out after enrolment is complete. Please note that invoices do not include details of any discounts or scholarships.
- All self-funding students will automatically be defaulted into the appropriate payment plan unless fees have been paid in full.
- Students are responsible for paying their tuition fees on time and accessing their student email account for any finance updates or reminders. If a student wants to check their account balance, they can contact the Finance Team.
- Students cannot progress to the next year or graduate with an unpaid debt.
- Students returning from a temporary withdrawal will follow the Terms and Conditions relevant to the academic year they re-enrol on to.

2. Scope

- A. The Institutions admissions process is subject to the Consumer Contracts (Information, Cancellation and Additional Charges) Regulations 2013. In accordance with the Consumer Contracts (Information, Cancellation and Additional Charges) Regulations 2013, you have the right to cancel your acceptance by informing the Institution in writing within 14 calendar days after you have accepted your offer. If you cancel within this period, you will be entitled to a full refund of any deposit/fees which you have paid. If you cancel after this period, the Institution retains the right to charge the full course fee. The Institutions withdrawal process should be followed to communicate your cancellation.
- B. For first year students beginning their studies, the institution will charge the tuition fees that are stated on the course webpage and in the prospectus for the first year of study.
- C. All students should check their course fee prior to accepting their offer and prior to enrolment, ensuring that they are able to pay for their course. By enrolling, students are committing to their financial obligations. Enrolment will not be permitted unless prior year debt is paid in full.

- D. We may communicate with students regarding overdue fees by phone, email, or text message. Invoices, credit notes and statements will be sent by email. It is the responsibility of the student to maintain, use and regularly check their student e-mail account throughout and after their study period (e.g., finance updates, graduation updates etc.). If a student wants to check their account balance, they can contact the Finance Team.

3. Payment Methods

- A. Fees must be paid by the student, Student Finance Body, or a sponsor.
- B. Payments can be made via debit/credit card or bank transfer, Maestro, Solo and American Express are not accepted.
- C. Any failed payments may result in the student being instantly Blocked and Excluded and being subject to the Institutions debt collection procedures.
- D. Cash payments for fees cannot be made under any circumstances by either the student or any third party as the institution requires a clear audit trail of payments to comply with anti-money laundering legislation.
- E. The institution also strongly advises students to avoid making payments to agents and to engage with Admissions or Finance if having any difficulty arranging payment.
- F. The Institution does not accept payment by cheque by either the student or any third party.

4. Payment Plan

- A. All students will be defaulted into the payment plan shown in Table 1 unless full payment is received before the end of enrolment. Any missed payment plan instalments will result in the tuition fee balance being due in full immediately.
- B. Fees are to be split over 24 instalments.
- C. The payment plan ensures that tuition fees are paid before the course end date of each academic year as students cannot graduate or progress to the next stage of their course with an unpaid debt.
- D. There is no arrangement fee or interest charged.
- E. Any changes to a student's course are subject to the necessary availability, approvals, and visa requirements. Such changes must then be communicated to Finance by the student as soon as possible to ensure that the payment plan reflects the new fees to be charged.
- F. Students returning from a temporary withdrawal will follow the Terms and Conditions relevant to the academic year they re-enrol on to.

Table 1. Payment Plan for self-funded home undergraduate students

| Period | Year One | Year Two |
|-----------|----------|----------|
| January | £100 | £100 |
| February | £100 | £100 |
| March | £100 | £100 |
| April | £100 | £100 |
| May | £100 | £100 |
| June | £100 | £100 |
| July | £100 | £100 |
| August | £100 | £100 |
| September | £100 | £100 |
| October | £100 | £100 |
| November | £100 | £100 |
| December | £100 | £100 |

5. Withdrawal and Refund Standard

- A. The Refund Standard applies to all students who have accepted an offer of a place with the Institution within the 14-day cooling off period.
- B. Approved refunds will strictly be paid in the same method and to the same account as the money was originally received. This is to comply with Money Laundering Regulations 2017. All students are required to provide clear evidence of the origination payment. All students are required to provide clear evidence of the originating payment. Any missing/incorrect or ineligible evidence will stop the refund process.
- C. It is the student's responsibility to formally notify the Institution of their withdrawal at the point at which they leave the course.
- D. Once a withdrawal has been actioned, any outstanding fees shall remain on the student's account and pursued by the Institution or its debt collection agency.
- E. If legal proceedings are issued in respect of a student debt, the Institution reserves the right to seek to recover the legal costs from the student. Such processes may affect the student's credit rating. Any remaining credit will be used to offset any debt on the student's account.
- F. The Institution admissions process is subject to the Consumer Contracts (Information, Cancellation and Additional Charges) Regulations 2013. Once a student has accepted the offer of a place on the program, they have the right to cancel acceptance by informing the Institution in writing within 14 calendar days after completing the online or manual registration process or 14 calendar days from the official course start date, whichever is later (the "Cancellation

Period"). Cancellation within this period will entitle the student to be refunded any deposit/fees paid.

- G. The Institution retains the right to charge the full course fee for cancellation after this period.
- H. Students who completely withdraw from the Institution by submitting the withdrawal form after the Cancellation Period, are not expected to return to their course and shall not receive a refund unless its within the 14-day colling off period.
- I. Retrospective withdrawals shall not be permitted. As stated previously, it is the student's responsibility to notify the institution.

6. Mitigating Circumstances

While we might consider circumstances to waive any further fees due, no refunds will be granted in any scenario, except within the 14-day cooling-off period. Students withdrawing due to exceptional mitigating circumstances, each case will be evaluated on its merits. Note that typical academic or financial challenges aren't normally seen as valid reasons for a refund.