

University Fee Regulations 2024/2025

1.	Introduction.....	2
2.	Currency	3
3.	Student Fee Liability	3
4.	Assessment of Fee Status	4
5.	Payment Deadlines	4
6.	Payment Policy on Instalments	8
7.	Discounts	8
8.	University fee Deposits.....	9
9.	Cancellation rights	10
10.	Sponsored Students	10
11.	Other Fees.....	11
12.	How to Pay	11
13.	Invoices	12
14.	Withdrawals and Interruptions	12
15.	Transfers into Queen Mary University of London	14
16.	University fee Refunds	15
17.	Course Cancellation.....	16
18.	Processing of Refunds	16
19.	Failure to Pay	17
20.	Third Party Disclosures and sharing information.....	18
21.	Complaints	19
22.	Useful Contacts	19

1. Introduction

- 1.1 Queen Mary University of London is committed to a fair and transparent policy in respect of charges made to students.
- 1.2 ***“University fees” have previously been called “tuition fees” and references to “tuition fees” may still be found as the change in terminology is made. These terms should be treated interchangeably.***
- 1.3 This policy is reviewed and updated annually.
- 1.4 These regulations apply principally to students studying at Queen Mary University of London.
- 1.5 Students enrolled on the Malta MBBS programme should refer to the [QM Malta MBBS University Regulations](#).
- 1.6 Students enrolled on the Queen Mary Digital programmes run in collaboration with CEG Digital are subject to the [Queen Mary Online Fees and Cancellation Policy](#).
- 1.7 For students enrolled via a Degree Apprenticeship, the nature of the relationship with Queen Mary may be different from that described within the University Fee Regulations. For information relating to the arrangement the student should consult their employer. This is also true of any alternative fee arrangement with partner institutions.
- 1.8 By accepting an offer of a place or enrolling on a programme, students agree to abide by the terms of these regulations.
- 1.9 The Income and Credit Control team is authorised to provide a definitive statement on university fees. All other university fee information provided by non-authorised staff shall be considered advisory only and non-binding to the University. Students or staff requiring definitive confirmation of fees should contact the Income and Credit Control Team at fees@qmul.ac.uk
- 1.10 Students who believe they may be unable to meet the conditions of these regulations (e.g. being unable to make a payment by a due date) should contact the Income and Credit Control Fees team to discuss their personal circumstances by emailing fees@qmul.ac.uk
- 1.11 Queen Mary charges university fees annually for its programmes of study. University fees are reviewed each year and are liable to increase each year. University fees for new students (those commencing a new programme of study) are published on the Queen Mary website. University fees for continuing students (those on a programme lasting two or more years who are progressing to the second or later year of the same programme) are published on the University intranet.
- 1.12 The level of university fees charged is determined by a student’s fee status, which is assessed by Queen Mary. At the time of publication there are three levels of fees: (a) the Home rate, (b) the overseas rate; and (c) the rate for students from the Channel Islands or Isle of Man.
- 1.13 University fees for undergraduate Home students are regulated by the UK government. Home students starting their programme on or after September 2017 are subject to the fee regime charge of £9,250.

- 1.14 EU/EEA/Swiss students who commenced their studies in the academic year 2020/21 or before will pay the same tuition fee as Home students. However, other EU/EEA/Swiss students will be charged International student fees, unless they are considered Home students under the EU settlement scheme and meet the eligibility requirements for 2024/25 settled status.
- 1.15 Students who study abroad or do a sandwich placement for one semester only, will pay the regular student fee rate, depending on the year they start the programme.
- 1.16 The University may increase future university fees for continuing students by an amount defined each academic year. The increase in university fees for unregulated university fees in 2024/25 will be three percent. Future fee increase for unregulated fee will not be more than three percent.
- 1.17 The three percent increase rate does not apply to students on the International Science and Engineering Foundation Programme (ISEFP) and students on the International Foundation Programme (IFP) in the Faculty of Humanities and Social Science who do a preliminary year, from which they may progress to an undergraduate degree programme. The Foundation Programme is designed to prepare students for undergraduate study in the UK. It is a stand-alone unregulated programme and is classed as year zero.
- 1.18 Students who progress to an undergraduate degree programme after successful completion of the ISEFP or IFP will be classified as new students and will be subject to the fee for the relevant degree programme.
- 1.19 Fees for variable mode postgraduate programmes are payable in the first two years only, even if the student is enrolled for more than two years.
- 1.20 University fee charges may differ from one programme of study to another and reflect the resources required to deliver that programme.

2. Currency

- 2.1 All fees published by the University are in British pounds sterling (GBP/ £) unless stated otherwise.

3. Student fee liability

- 3.1 Students are personally liable for payment of their fees throughout their programme of study, even where they have a sponsorship agreement or have arranged for Queen Mary to receive payment on their behalf from the Student Loans Company or NHS. If the sponsor fails to pay, or a student loan or NHS bursary is withdrawn, the student will become immediately liable to pay fees.
- 3.2 Students are liable to pay fees from the start date of their programme of study. Students may enter into a payment plan to pay their fees in instalments. Students who fail to pay their university fees when due will be subject to sanctions, which can include the termination of registration.
- 3.3 In order to re-enrol on a second or subsequent year of a programme, students must have paid all university related debts to Queen Mary from earlier academic year(s).

4. Assessment of fee status

- 4.1 Before students enrol on a programme at Queen Mary, the Admissions Office assesses whether the student is a Home, an Island student (students from the Isle of Man and the Channel Islands) or an Overseas student for fees purposes, based on information provided in the application form. This determines the level of university fees payable (if appropriate) and is also required for statutory reporting by Queen Mary to UK governmental bodies. If there is insufficient information to determine a student's fee status or if a student feels they have been incorrectly assessed, the student will be required to complete a Fee Status Assessment Questionnaire and provide documentary evidence. [Fee status assessment - Queen Mary University of London \(qmul.ac.uk\)](#)
- 4.2 Fees for residents of the Channel Islands or Isle of Man, starting their studies in September 2024 will be £9,250 per year, except for students on a medical or science and engineering programme who will be charged in line with the fee determined by the Islands' Governments.
- 4.3 EU students will be charged international/overseas fees, except for those who have Home status under the EU settlement scheme and meet the eligibility criteria.
- 4.4 Fee status is assessed in accordance with the Education (Fees and Awards) regulations 2007, and [subsequent amendments](#), which provide for postgraduate courses and [The Higher Education \(Fee Limit Condition\) \(England\) Regulations 2017](#), as [amended](#), which provide mainly for undergraduate courses where students are on a 'qualifying course' as provided for by the Office for Students.
- 4.5 Students must check and confirm their fee status during enrolment. If they believe that their fee status has been assessed incorrectly, they should request a review from the Admissions Office. Students must use the Queen Mary [appeals procedure](#) if they believe that their fee status has been assessed incorrectly after enrolment. Appeals must be submitted by 31st October in the year of first enrolment.
- 4.6 A student's fee status will normally remain the same throughout their course of study and may change only in a very limited range of circumstances. For information about the circumstances in which a student's fee status may change, please review our [online guidance](#) the [UKCISA](#) guidance, or contact the [Advice and Counselling Service](#).

5. Payment deadlines

5.1 Undergraduate Home students with a University Fee Loan

- a) Most undergraduate Home students are eligible to apply for a tuition fee loan from the Student Loans Company to cover all or part of their university fees. Home students resident in England, as well as continuing EU students, should apply via Student Finance England. Home students not resident in England should apply via the Student Awards Agency for Scotland, Student Finance Wales, or Student Finance Northern Ireland, as appropriate.
- b) If a student applies for a tuition fee loan to cover only part of the fees, the student is responsible for paying the balance before enrolment.

- c) Payment is made by the Student Loans Company directly to Queen Mary. Students receive a Financial Notification letter from the Student Loans Company setting out their entitlements.
- d) Field trip fees may not be covered by a university fee loan, so students must pay these charges themselves before enrolment, where relevant.
- e) Students who hold an equivalent or higher-level qualification to the one they are going to study at Queen Mary are not eligible for tuition fee loans unless they are enrolling on the Graduate Entry Programme in Medicine, in which case they are eligible for partial funding.
- f) New students not in receipt of SLC funding must pay fees in line with Section 5.2 below.
- g) Continuing students are responsible for re-applying annually to Student Finance England (or other relevant UK funding authority) for a tuition fee loan.

5.2 Undergraduate Home Students who are Self-funding

Home students who are not eligible for a tuition fee loan or who choose not to apply for a loan have the option of paying their fees:

- In full before or at enrolment
- In instalments, with 50 percent paid before enrolment and the remaining 50 percent by 31st January (for programmes starting in September)
- In instalments, with 50 percent paid before enrolment and the remaining 50 percent by 30th April (for programmes starting in January)
- With agreement in advance from the Fees Office, in eight instalments, with 25 percent paid before or at enrolment and the balance in equal monthly instalments with the final instalment due by 30th April (this includes students for whom a university fee loan is not available due to their previous study)
- It is a student's responsibility to ensure that the fees are paid before enrolment, where a tuition fee loan is not available
- Home students who choose the option of paying by eight instalments will be charged a fee of £150 if the payments are not up to date by the 31st January and they have not informed the Finance Department of the reason for the delay.

5.3 The Channel Islands and the Isle of Man

Students from the Channel Islands and the Isle of Man have the option of paying their self-funding contribution:

- In full, on or before enrolment
- In instalments, with 50 percent paid before enrolment and the remaining 50 percent by 31st January (for programmes starting in September)
- In instalments, with 50 percent paid before enrolment and the remaining 50 percent by the 30th April (for programmes starting in January)
- Queen Mary will invoice the Islands' governments for their contribution directly if applicable
- There is a charge of £150 if a student fails to make payment by the due date.

5.4 Undergraduate Students paying Overseas Fees

International undergraduate students paying overseas fees have the option of paying their fees:

- In full before enrolment
- In instalments, with 50 percent paid before enrolment and the remaining 50 percent by 31st January (for programmes starting in September)
- There is a charge of £150 if a student fails to make payment by the due date
- In instalments, with 50 percent paid before enrolment and the remaining 50 percent by 30th April (for programmes starting in January)
- There is a £50 non-refundable charge for paying by instalments.

5.5 Taught Postgraduate students

Postgraduate students on taught programmes, regardless of fee status, have the option of paying their fees:

- In full before or at enrolment
- In instalments, with 50 percent paid before enrolment and the remaining 50 percent by 31st January (for programmes starting in September)
- There is a charge of £150 if a student fails to make payment by the due date
- In instalments, with 50 percent paid before or at enrolment and the remaining 50 percent by 30th April (for programmes starting in January)
- There is a £50 non-refundable charge for paying by instalments.

5.6 Postgraduate research students

Postgraduate students enrolling on a research degree (such as PhD or MPhil) may start on the first day of the month any time throughout the year. Self-funding students starting after October may be charged fees on a pro-rata basis. Students have the option of paying their fees:

- In full before enrolment, this is the only option for students enrolling after 1st February and paying on a pro-rata basis
- In instalments, with 50 percent paid before or at enrolment and the remaining 50 percent by the last working day of the fourth month after enrolment, provided enrolment is before 1st February
- There is a £50 non-refundable charge for paying by instalments.

5.7 Postgraduate Master's Loan

In addition to the payment options set out in 5.5 above, for those who receive a loan through the UK Government's [Master's Loan scheme](#), payment can be made in three instalments aligned with receipt of the loan. If the loan doesn't cover the full fees, the portion covered by the loan can be paid in three instalments, and the outstanding amount must follow the regular payment plan i.e. 50% at enrolment and 50 % by January 31st. An administrative

charge of £50 applies to any instalment agreement. Student should be aware that the loan will be paid directly to them, and they are responsible for paying their fees to the university.

5.8 Postgraduate Doctoral Loan

[In addition to the payment options set out in 5.6 above, for those who receive a loan through the UK Government's Doctoral Loan Scheme, <https://www.gov.uk/doctoral-loan>](https://www.gov.uk/doctoral-loan). There is an alternative payment schedule available which is in line with the loan distribution. If the loan covers the full cost of fees, payment can be made in instalments, and if not, payment can be made in line with the normal policy of 50% at enrolment and the remaining 50% in January. An administration fee of £50 will be charged for any instalment arrangement. The loan will be paid directly to the student, and they are responsible for paying their fees to the university.

5.9 American Students with US Federal Financial Aid

Queen Mary is part of the US Government's Federal Student Aid program with the code G06697. The US government pays federal loans directly to Queen Mary in two instalments for undergraduate programs and in three instalments for PGR and PGT programs. Disbursement occurs in September, January, and June.

Queen Mary will deduct university fees and pay the remainder to students who start in January in two instalments, one in January and one in June. Students must sign a payment plan to confirm that their fees will be paid in three equal instalments out of the loan disbursement and provide a copy of their award letter from the Bursaries, Grants & Scholarships Office to set up the payment plan. The usual £50 administration fee for payment plans will not be applicable as the funds are received directly from the US government.

If the loan amount does not cover the full university fees, the student must pay the remaining balance before enrolling. Alternatively, they can pay 50% of the balance and enter a payment plan to pay the remaining 50% according to the standard regulations for Overseas students. A £50 administration fee applies to the payment plan.

All federal aid including Direct subsidised Direct unsubsidised, and Graduate/ Parent Plus is considered Title IV funding. Students who receive this funding are under the regulatory control of both QMUL policies and US federal Aid regulations with US federal Aid taking precedence. Students must inform the Bursaries, Grant and Scholarship Office of any action that may impact their Title IV funding. If a student withdraws from QMUL, a pro rata calculation will be conducted to determine how much aid they have earned, and any unearned portion will need to be returned to the US Department of Education. The requirements for the Title IV programs funds supersede any calculations carried out in relation to the QMUL withdrawal policy and refund policy.

5.10 Pre-sessional programme and short courses

All students are required to pay their university fees in full prior to the start of the course.

5.11 Study Abroad associate students

Associate students who enrol at Queen Mary for one semester only must pay their university fees in full before enrolment.

5.12 Associate students who enrol for the academic year have the option of paying their fees:

- In full before or at enrolment (students on the one semester programme)
- In instalments, with 50 percent paid before or at enrolment and the remaining 50 percent by 31st January (students on a full year programme)
- There is a £50 charge for paying by instalment.

6. Payment policy on instalments

- 6.1 Students liable for university fees in excess of £1,000 in an academic year may choose to pay their fees in instalments.
- 6.2 Students opting to pay by instalments must sign a payment plan and are subject to sanctions if they do not pay each instalment by the due date. There is a non-refundable administration fee of £50 for payment plans. This charge does not apply to Home undergraduate students where this is not permissible under local regulation.
- 6.3 Where there is a shortfall in payment of fees due to currency fluctuations or bank charges, the student will be required to make good the shortfall.
- 6.4 If payment is made by banker's draft and the draft is returned by the bank as unpaid, the student will be charged a £25 administrative fee.
- 6.5 Queen Mary retains the right to impose a late penalty charge of £150 for any fees not paid by the due date.

7. Discounts

7.1 Prompt Payment

- a) Students whose university fees are £10,000 or higher will receive a 1 percent discount if they pay their fees in full before enrolment. The prompt payment discount applies to students who pay the overseas rate of fees on undergraduate and postgraduate programmes and Home students on postgraduate programmes. It does not apply to Home/continuing EU undergraduate students and Channel Islands or Isle of Man students, where the fees are regulated by the UK government.
- b) The prompt payment discount only applies if the fees are £10,000 or higher in each academic year.
- 7.2 Where the student has been awarded a scholarship towards university fees by Queen Mary, the 1 percent discount will be applied to the balance due after the scholarship is deducted, provided the balance due is at least £10,000. Where the balance due is less than this amount, the prompt payment discount will not apply.

- 7.3 Students must deduct the 1 percent prompt payment discount when they make payment. The deadline for claiming a refund is 31st January each academic year for student starting in September and 30th April for student starting in January.

8. University fee Deposits

- 8.1 Students applying for taught postgraduate and foundation courses may be required to pay a university fee deposit of £2,000 or more at a level determined by the university in order to accept their offer. Where a deposit payment is required, students will not be permitted to enrol until payment has been received. Students are informed in the offer letter if they will be required to pay a deposit.
- 8.2 Students assessed as overseas for fees purposes must pay the university fee deposit, where required, before a Confirmation of Acceptance for Studies (CAS) is issued.
- 8.3 Any deposit paid in advance will be credited towards the first instalment of university fees in cases where the student has opted to pay by instalments.
- 8.4 Deposits are usually non-refundable and non-transferable. Deposits may be refunded under exceptional circumstances such as the following:
- If a student has applied for immigration permission in order to study at Queen Mary but this is refused, and the student is unable to travel to or remain in the UK in order to start their studies at Queen Mary. The immigration refusal notice must be provided by the student.
 - If a student is initially refused entry clearance (immigration permission) to travel to the UK and successfully challenge the refusal but the successful administrative review comes through too late to start their programme at Queen Mary on time. Documentary evidence must be provided by the student.
 - If Queen Mary does not provide the programme as advertised.
 - If a student was required to pay the deposit in order to accept a conditional offer and the place is not confirmed because the student fails to meet the conditions of the offer.
 - If a student is not able to apply for a visa because Queen Mary is unable to issue a CAS.
- 8.5 Deposits will not be refunded if a student is found to have provided false information to Queen Mary or if the application for immigration permission is denied because the student previously breached immigration conditions, committed some other criminal offence or used deception.
- 8.6 If a student wishes to defer their offer of a place to the next academic year, then any deposit or university fees paid will not be transferred to the next academic year, unless the deferral has been requested before 30th October 2024 for September starters and the 28th February 2025 for January starters. The deferral request must be put in writing to the Admissions team. The deposit and university fees paid for students who have deferred after this date will be forfeited, unless Queen Mary accepts that there are exceptional circumstances. Any payments of university fees will also be forfeited if the student has used the CAS granted by Queen Mary to enter the UK or remain in the UK. If the student is granted permission to defer before travelling to the UK and the CAS is cancelled by Queen Mary, any deposit or university fees paid in advance, will be credited against fees charged when the student enrolls the following academic year.

9. Cancellation rights

- 9.1 There is a 14-day cancellation period that covers your legal right to cancel the acceptance of your offer within 14 calendar days. This relates to [consumer protection law](#).
- 9.2 If you wish to cancel your acceptance, please request this in writing via email admissions@qmul.ac.uk
- 9.3 If a deposit or university fee payment has been made to Queen Mary University of London, you have a legal right to cancel this payment within 14 calendar days of accepting your offer and receive a refund. Cancelling this payment also denotes your decision to decline your confirmed place on the course you have applied to at Queen Mary. Once cancelled there is no guarantee that we will be able to reinstate your place as it may be given to an applicant on a waiting list. There is no guarantee that payment will be refunded in full after 14 calendar days of offer acceptance.
- 9.4 We will aim to reimburse any applicable funds without undue delay within 14 calendar days of receipt of your notification of cancellation where we are in receipt of full information.

10. Sponsored students

- 10.1 Students whose fees are paid in full or in part by a UK government agency (such as FCDO or the Commonwealth Scholarship Commission), a foreign government, employer, or official body such as an international scholarship organisation are sponsored students and must provide a letter from their sponsor when they enrol. If the programme is longer than one year, a new letter must be provided each year when the student re-enrols. The letter should confirm the address to which the invoice should be sent, a contact name and the amount of the sponsorship. Until the letter is provided, a student is deemed to be self-funding. Sponsor fees are due within 30 calendar days of enrolment.
- 10.2 In the case of postgraduate research students, the sponsorship letter should include any additional fees that have been agreed with the student's academic school/institute.
- 10.3 Where the sponsor is paying only part of the fees, the student must pay the balance due before or at enrolment, according to the same arrangements that apply to self-funding students.
- 10.4 Students remain personally responsible for payment of university fees and other charges, even if there is an arrangement for Queen Mary to receive payment on the student's behalf from a sponsor or any other third party.
- 10.5 Students whose fees are paid by a parent, relative or family friend are considered to be self-funding students.
- 10.6 Queen Mary will only accept sponsors if they pass a credit check.
- 10.7 This Section does not apply to undergraduate Home students whose fees are paid by the Student Loans Company or an NHS bursary.

11. Other fees

- 11.1 Certain programmes include compulsory field trips or residential stays, the cost of which is invoiced separately from university fees. The cost of fees can be found in the prospectus and web pages.
- 11.2 These extra course costs are not covered by loans from the Student Loans Company or fee grants through NHS bursaries for Home undergraduate students, so students must pay these costs themselves.
- 11.3 A Queen Mary graduate who moves from a post graduate certificate/diploma to a master's programme will pay the difference between the current fees for the master's cohort they are joining discounted by the Queen Mary fee paid for their certificate or diploma in previous years.

12. How to pay

- 12.1 Queen Mary reserves the right to refuse or reject any financial transaction where the payment origin cannot be identified or confirmed.
- 12.2 We accept, sterling banker's drafts, debit cards credit cards (VISA and MasterCard only) and bank transfers. Fees can be paid in the following ways:
- 12.3 **Pay by bank transfer:**

(a) Domestic UK transfer directly to Queen Mary bank account:

Account name:	Queen Mary University of London
Bank:	Barclays Bank PLC
Address:	1 Churchill Place, London E14 5HP
Sort code:	20 -57-30
Account number:	20218782
IBAN number:	GB37BARC20573020218782
SWIFT code:	BARCGB22

You must include your name, student number and reason for transfer (such as university fees, accommodation deposit, accommodation fees, etc.). Please ensure that the transfer includes any charges made by your own bank and our bank. Any excess payment will be refunded to the payee on request. After you have transferred payment, please email documentation from your bank giving details of the transfer together with a cover letter stating your full name and programme of study to:

Email: fees@qmul.ac.uk

(b) International payments in local currency via Transfermate or Flywire:

Queen Mary has partnered with Transfermate and Flywire to facilitate bank transfers from overseas. The in-country payment will be made in your local currency to Transfermate or Flywire who will send the funds on to Queen Mary in sterling. Full details can be found on the Queen Mary payments method webpage: <https://www.qmul.ac.uk/international-students/tuitionfees/payment/payment-methods>

12.4 **Pay online at www.qmul.ac.uk/epay.**

You must have your student number to make a payment.

13. Invoices

13.1 New students are sent a university fee invoice in late August or early September (or in November or December for students starting their programme in January). The invoice is payable in full unless the student enters into a payment plan to pay by instalments. Payment is due before or at enrolment.

13.2 Continuing students are sent a university fee invoice in August. Payment is due before enrolment.

14. Withdrawals and interruptions

14.1 In normal circumstances if a student interrupts their programme of study, when they resume, they would be required to pay the fees of the new cohort they are joining. However, if the student is prevented from doing so by any protected characteristics, then they would be allowed to return to their programme, by paying the 2023/24 continuing fee increase of 3 percent only. The reason for the protected characteristics must be made clear at the point of interruption. <https://www.gov.uk/discrimination-your-rights>

For advice about the financial and immigration implications of withdrawing, interrupting or resitting, please refer to Advice and Counselling Service's detailed guidance leaflets for Home/EU students and overseas students: <https://www.qmul.ac.uk/welfare/money-and-practical-advice/making-a-change-to-your-studies>

14.2 Students on a programme of study of two or more years who have not interrupted their programme will be liable for an annual fee increase in 2024/25 of 3 percent. If a student interrupts their programme, then the increase could be more than the 2024/25 continuing student rate of 3 percent, as they will always pay the new fee for the cohort they join, unless they fall within the protected characteristics of pregnancy and maternity, gender reassignment or disability which would be agreed at the time of the interruption.

14.3 Students who wish to withdraw from their programme or interrupt their studies must submit a withdrawal or interruption form. They should discuss the decision with their School's Student Support/Experience Officer, who will then authorise the withdrawal or interruption by signing the form. Any refund of university fees that is due will take effect from the date the form is authorised. The withdrawal and interruption forms are available from the Student Enquiry Centre in Registry or online <https://arcs.qmul.ac.uk/students/study/>

14.4 Retrospective or back-dated withdrawals or interruptions are only permitted in exceptional circumstances and will be verified against attendance records. Withdrawals or interruptions cannot be backdated to a previous academic year.

14.5 For the purpose of the Regulations, a continuing student will be defined as any student who is enrolled on a full-time programme of study lasting more than one year. Continuing students are always charged the fee of the year they join after a period of interruption. This does not include students on a one-year programme who interrupt their studies. If a

student on a one-year programme interrupts their programme of study, they will return at the rate of the new cohort they join. This could mean that there may be a substantial increase in their fee as the 3 percent rate increase for 2024/25 does not apply.

- a) Undergraduate and taught postgraduate students who interrupt will be charged fees at the rate for the academic year when they resume their studies: e.g. a student who interrupts their studies in 2023/24 and returns in 2024/25 will pay fees at the 2024/25 rate when they return.
- b) For students on the MBBS and BDS programme they will be charged the clinical rate of the cohort they join and not the increase of the clinical rate of the year they start the programme.

14.6 Students will be liable for the following amounts of university fees in the event of withdrawal or interruption:

Fee Status	Fees due on date of withdrawal/interruption
Overseas	100 percent of annual fee due unless the student is eligible for a refund as set out in Section 16
Home undergraduates (and continuing EU students)	<p>25 per cent of annual fee due if before first day of Semester 2</p> <p>50 per cent of annual fee due if before first day of Semester 3</p> <p>100 per cent of annual fee due if after first day of Semester 3</p> <p>https://www.qmul.ac.uk/about/calendar/index.html</p>
Home postgraduates (taught)	<p>50 percent of annual fee due if before first day of Semester 2</p> <p>100 percent of annual fee due if on or after the start of Semester 2</p>
Home postgraduates (Research)	Pro-rata fee due, which is calculated from date notification received by Research Degrees Office.

14.7 Students who withdraw may be eligible for a partial or full refund of university fees, as set out in Section 16 below. Where a student withdraws with fees owing to Queen Mary, the balance will become immediately due and payable.

14.8 Self-paying or sponsored Home/ EU students (eligible for the Home rate of fees) who interrupt and have already paid their university fees in full or in part will not normally be eligible for a refund. The fees will be retained and applied against future fee charges when studies are resumed. In the case of undergraduate Home students who receive a student loan, the Student Loans Company claws back the loan if the student becomes ineligible for the loan, based on the date of interruption.

14.9 International students who have paid their fees in full, and who interrupt their studies before the start of the second semester will normally be allowed to credit 50 percent of

the overseas university fees paid in the year, they interrupt against the fees charged when they resume studies the following academic year. Alternatively, they may receive a refund of 50 percent subject to the provisions of par 16.3. International students who interrupt their studies during the second semester will not be allowed to carry forward any part of the fees towards future fee charges. These provisions do not apply to postgraduate research students whose fees are calculated on a pro-rata basis.

14.10 International students who have paid their fees in full and have withdrawn from their programme of study before the start of semester 2 will normally be refunded 50 percent of their fees subject to the provisions of par 16.3.

14.11 Undergraduate and taught postgraduate students who interrupt will be charged fees at the rate for the academic year when they resume their studies i.e., a student who interrupts their studies in 23/24 and returns in 24/25 will pay fees at the 24/25 rate when they return.

Resume at start of Semester 1	100 percent of annual fee is due
Resume at start of Semester 2 or later	50 percent of annual fee is due (or 75 percent in the case of a Home undergraduate student)

14.12 Where a self-funding postgraduate research student withdraws from their programme of study the calculation rule below will apply:

- The academic year will be taken to be a 12-month period from the 1st August to 31st July.
- If a student leaves the programme before 30th April fees will be calculated on a pro-rata basis calculated as 1/12 of the annual fee for each month or partial month of study up to the last date of attendance.
- Students withdrawing after the first nine months of each academic year will not be entitled to a refund.

14.13 Where a self-funding postgraduate research student is given permission by Queen Mary to interrupt their studies, a pro-rata fee will be charged. The fee calculation is one-twelfth of the annual fee for each month or partial month of study up to the date on that interruption of study commences.

These rules only apply to self-payers. Where a student is sponsored by a research council or Government Agency the refund will be calculated in accordance with the published rules of the funding body.

15. Transfers into Queen Mary University of London

15.1 Undergraduate or taught postgraduate students who transfer from another UK university into the second or subsequent year of a programme at Queen Mary will be charged the following fees:

Transfer in at start of Semester 1	100 percent of annual fee is due
Transfer in at start of Semester 2	50 percent of annual fee is due (or 75 percent in the case of a Home undergraduate student)

- 15.2 Postgraduate research students who transfer from another UK university partway through their studies are charged fees on a pro-rata basis.
- 15.3 Undergraduate transfer students who pay overseas fees will be charged the rate applicable for the year cohort they are joining. Undergraduate transfer students who pay home fees will be charged the appropriate regulated rate as set by the UK government. All other students pay the fees applicable for new students.
- 15.4 Students who transfer to Queen Mary from an overseas university as part of a joint articulation agreement between the two institutions will be charged the new student rate if they are joining a one-year programme at Queen Mary, or the continuing student rate for the cohort they are joining if the transfer is into the second or subsequent year of the programme.

16. University fee refunds

16.1 For Students paying overseas fees

- a) Queen Mary does not refund overseas university fees except in certain exceptional circumstances. Students who have signed a payment agreement to pay in two instalments are liable for 100 percent of the university fees even if they withdraw before the second instalment is due.
- 16.2 If a student withdraws from the programme before the start of semester 2, the student will be entitled to a 50 percent reduction in fees, less charges.
- 16.3 If a student is granted a refund and is subject to UK immigration control, the student must provide documentary evidence that they have left the UK, are now exempt from UK immigration control, or have been granted immigration permission on some other basis (such as transfer to another UK university). Acceptable evidence would normally be flight ticket /boarding pass/stamp of entry into home country.
- 16.4 Students who withdraw in the second semester will not be eligible for a refund of fees in any circumstance.
- 16.5 If the student is already in the UK and starts the programme at Queen Mary while an immigration application to extend their stay is pending, the student will forfeit any deposit and university fees paid if the student's immigration permission is subsequently denied and the student has to withdraw from the programme at any point in the academic year. Any fees owing will immediately become due.
- 16.6 If a student is outside the UK and makes payment in full and is refused a visa, a full refund will be granted to the student on production of the refusal letter. This will only apply if the student has not commenced their programme of study.
- 16.7 Where a student's university fees are paid in full or in part by a US Federal student loan, the refund will be governed by the provisions of the US student loan programme. Where the student loan covers only part of the university fees, any refund due on the balance paid directly by the student will be subject to the standard refund provisions set out above. For details about US loan refunds, see: <https://arcs.qmul.ac.uk/students/finances/us-loans/>

16.8 For Home undergraduate students

Home undergraduate students who withdraw from the programme or interrupt their studies will be eligible for a partial refund of excess amounts paid. Interrupting students will have any excess amounts applied to university fee charges incurred when they resume studies.

16.9 For Home postgraduate taught students

Home students on taught postgraduate programmes, including distance learning and variable mode students, who withdraw from the programme or interrupt their studies will be eligible for a partial refund of excess amounts paid. Interrupting students will have any excess amounts applied to university fee charges incurred when they resume studies.

16.10 For Home postgraduate research students

Home postgraduate research students who have paid in full are eligible for a pro-rata refund from the date on which notification is received by the Research Degrees Office by post or e-mail. If the student is in receipt of a scholarship, the amount of fees refunded will be rebated by any scholarship paid in advance. Students in receipt of a Research Council UK studentship will be subject to the terms and conditions of their award.

16.11 Pre-sessional programme and short courses

Refunds are only available if you are unsuccessful in your visa application and can provide documentary evidence of this. You will need to provide us with the official visa refusal letter before we process any refund requests. All refund requests need to be received by us within 21 days of the visa refusal.

Refunds cannot be given for any other reason.

Queen Mary University of London does not refund university fees for short courses.

In cases where a student can demonstrate that their decision to withdraw has resulted from the failure of the University to deliver what could have been reasonably expected, then a refund or credit will be granted.

17. Course cancellation

Where a course is cancelled by Queen Mary, a full refund will automatically be made to all students affected.

18. Processing of refunds

18.1 Students who withdraw must first submit the appropriate form to their School and Academic Registry (see 14.3 above). The student's status will then be changed to 'withdrawn' on the student record system. Students who wish to apply for a refund must make the application via their MySIS portal.

18.2 Refund requests that are based on extenuating circumstances must be accompanied by documentary evidence, such as a medical or death certificate, or a refusal notice issued by the UK immigration authorities. If the request is due to a transfer, a letter confirming acceptance to another UK university must be submitted.

- 18.3 If a student has any other outstanding debt to Queen Mary, this will be deducted from any refund of university fees.
- 18.4 Refunds are normally issued by the Income and Credit Control Office within 21 days of the receipt of the written request and supporting documentation. All refunds are processed in Pounds Sterling. Refunds are made in the same form as the original payment except in the case of payments made by cash, cheque or in person by credit card, in which case the refund will be made by bank transfer.
- 18.5 In accordance with UK anti-money laundering laws, payments made by anyone other than personally by the student cannot be refunded to the student, but must be returned to the remitter, except in the case of payments made by cash or banker's draft, in which case the refund will be made by bank transfer. If payment was split between more than one payer, any refund will be made in the same proportion as the original split. In the case of a student transferring to another UK university, the refund will be paid directly to the new institution. For Queen Mary's policy on anti-money laundering, see: <https://arcs.qmul.ac.uk/media/arcs/policyzone/Anti-Money-Laundering-and-Criminal-Finances-Act-Policy-updated-21.2.18-v2.pdf>
- 18.6 Subject to compliance with Queen Mary's policy on anti-money laundering, any written agreement entered into by Queen Mary and a third-party sponsor for the payment of fees (in full or in part) will take precedence over these regulations if the agreement sets out how refunds are handled (i.e. US loans).
- 18.7 Bank charges may be deducted by Queen Mary if the refund is made by electronic transfer.
- 18.8 Refunds processed to an overseas bank will be subject to a £25 administration charge.
- 18.9 Refunds will not be made in cash or by banker's draft.

19. Failure to pay

- 19.1 Queen Mary will try to accommodate the needs of its students wherever reasonable. Where students are having problems paying university fees or other monies owing, it is essential that they contact the Income and Credit Control Office via fees@qmul.ac.uk immediately to discuss alternatives. Students who are having financial difficulties may wish to contact our Advice and Counselling Service to discuss, in confidence, possible funding options. See: <https://www.qmul.ac.uk/welfare/>
- 19.2 Students who fail to pay 100 percent of university fees by 31st January (for September starters) and 30th April (for January starters) or, in cases where they have a payment plan with instalments due on a later date, default or miss a payment will be recorded as a debtor in the Student Record System. The following sanctions may be imposed if satisfactory payment arrangements cannot be agreed:
- Registration may be terminated in accordance with university [Ordinance C3](#)
 - Re-enrolment at Queen Mary will not be allowed until all outstanding university fees are paid
 - The student will not be allowed to receive exam result or progress/re-enrol/graduate.
 - All documentation from Queen Mary, including exam results, transcripts and degree certificates, will be withheld.

- 19.3 Queen Mary will refer unpaid accounts to external debt collection agencies to pursue payment and seek recovery through the courts where necessary.
- 19.4 If the debt is cleared by 31st July, the student's registration may be reinstated but this is subject to an administration charge of £250 and the student, if on an undergraduate or postgraduate taught programme, will not be reinstated until at least 12 months after registration was terminated. Postgraduate research students are subject to the administration charge of £250 and may usually be re-instated immediately.
- 19.5 International students whose immigration permission is dependent on their enrolment at Queen Mary will be reported to the UK visas and Immigration by Academic Registry if they fail to enrol due to non-payment of fees, or their registration is terminated.
- 19.6 The following steps will be taken where a student has not paid in full by 31st January (for September starters) or made satisfactory alternate payment arrangements:
- On 7th February each year or the nearest working day thereafter, the Income and Credit Control Office will draw up a list of student debtors for circulation to academic schools/institutes and Academic Registry. Information regarding the attempts made to recover a student's debt may also be made available to Academic Registry.
 - Academic Registry will write to students on the list to warn them that their registration will be terminated if satisfactory payment arrangements are not made within 10 days.
 - On or around 21st February, the Income and Credit Control Office will send an updated list of student debtors to Registry. Academic Registry will terminate the registration of those students who have not made satisfactory payment arrangements. Students will be notified of this decision in writing.
- 19.7 The following steps will be taken where a student has not paid in full by 30 April (for January starters) or made satisfactory alternate payment arrangements:
- On 11 June each year or the nearest working day thereafter, the Income and Credit Control Office will draw up a list of student debtors for circulation to academic schools/institutes and Academic Registry. Information regarding the attempts made to recover a student's debt may also be made available to Academic Registry.
 - Academic Registry will write to students on the list to warn them that their registration will be terminated if satisfactory payment arrangements are not made within 10 days.
 - On or around 2 July, the Income and Credit Control Office will send an updated list of student debtors to Registry. Academic Registry will terminate the registration of those students who have not made satisfactory payment arrangements. Students will be notified of this decision in writing.

20. **Third Party Disclosures and sharing information.**

Information on a student's debt may be released or exchanged between different offices of the University in the legitimate course of a student debt collection activities. An example of this would be informing a student's department of the outstanding debt to the University.

If the student falls into arrears of payment to the University, the University may disclose adequate, relevant and sufficient personal data to a third party to enable the debt to the University to be pursued and recovered.

21. Queries and Complaints

21.1 If you have questions regarding the content or application of this policy, or if you are not satisfied with a decision taken regarding the fees you have been charged, the arrangements for payment, refunds or any sanctions imposed for non-payment, please contact the Fees team at fees@qmul.ac.uk in the first instance so we can attempt to resolve any issues which you have.

21.2 If you not satisfied with our response, then you may submit a formal complaint in writing to:

Mrs Janice Trounson
Deputy Director of Finance
Finance Department
Queen Mary University of London
Mile End Road
London E1 4NS
Email: j.trounson@qmul.ac.uk

You may wish to take advice from [QMSU Academic Advice Services who can provide independent and confidential advice about complaints:](https://www.qmsu.org/advice/academic/independent-and-confidential-advice-about-complaints)
<https://www.qmsu.org/advice/academic/>

21.3 Financial ombudsman service

Complaints about financial services offered by Queen Mary are eligible for consideration under the Financial Ombudsman Service (FOS) scheme (www.financial-ombudsman.org.uk) once students have completed stages 1-3 of the complaints procedure.
<https://arcs.qmul.ac.uk/students/student-appeals/complaints/>

22. Useful contacts

- **At Queen Mary University of London**

For queries about payment of fees, deadlines and instalments, contact:

Fees Office
0.01 IQ East Court
450 Mile End Road
London E1 4GG
Monday to Friday, 9.00 am to 4.30 pm

Fee Payments and Payment plans

Telephone: 020 7882 7676
Email: fees@qmul.ac.uk

External Sponsors

Telephone: 0207 882 7676

Email: feesponsor@qmul.ac.uk

For queries about your student record, contact:

Student Enquiry Centre

0.01 IQ East Court

450 Mile End Road

London E1 4GG

Telephone: 020 7882 5005

Monday to Friday, 9.00 am to 4.30 pm (4.00 pm on Thursdays)

- **For advice about immigration, Student Finance and practical and financial issues contact:**

The Advice and Counselling Service

Geography Building, Ground Floor West

Queen Mary University of London

Mile End Road

London E1 4NS

Telephone: 020 7882 8717

qmul.ac.uk/welfare

- **Student Finance England (for Home UG students resident in England)**

PO Box 210

Darlington

DL1 9HJ

Telephone: 0300 100 0607

Text relay (if you cannot hear or speak on the phone): 18001 then 0300 100 0607

Monday to Friday, 8.00 am to 8.00 pm

Saturday and Sunday, 9.00 am to 4.00 pm

<https://www.gov.uk/contact-student-finance-england>

- **Student Finance Services European Team (for EU UG students)**

PO Box 210

Darlington

DL1 9HJ

Telephone: 0141 243 3570

Text relay (if you cannot hear or speak on the phone): 18001 then 0141 243 3570

Monday to Friday, 8.00 am to 8.00 pm

Saturday and Sunday, 9.00 am to 4.00 pm

- **Student Finance Services European Team (for Home PG Students resident in England)**

PO Box 210

Darlington

DL1 9HJ

Telephone: 0300 100 0031

[Text relay](#) (if you cannot hear or speak on the phone): 18001 then 0300 100 0031
Monday to Friday, 8am to 8pm
Saturday and Sunday, 9am to 4pm

<https://www.gov.uk/contact-student-finance-england>

- **Queen Mary University of London Students Union Academic Advice Service for independent, free and confidential advice open to all Queen Mary students**

Mile End Road

London

E1 4NT

Telephone: 020 7882 8030

Academic Advice Service (qmsu.org)

Monday to Friday 9:30am to 5:00pm

Additionally, the Student Voice Team and the Vice President of Communities may be contacted at the below email addresses:

su-representation@qmul.ac.uk

su-vpcommunities@qmul.ac.uk