

Policy Title	International Fees and Refunds Policy 2026-27	
Policy Category	Local	
Owner	Head of International – Laura Rose-Troup	
Group Executive Lead	N/A	
Date Written	April 2026	
Considered By	Policy Review Group	
Approved By	Policy Review Group	
Date Approved	April 2026	
Equality Impact Assessment	The implementation of this policy is not considered to have a negative impact on protected characteristics.	
Freedom of Information	This document will be publicly available through the Groups Publication Scheme.	
Review Date	April 2027	
Policy Summary	Detail on International Fees and Refund eligibility.	
Applicability of Policy	Consultation Undertaken	Applicable To
Newcastle	Yes / No	Yes / No
Newcastle Sixth Form	Yes / No	Yes / No
Carlisle	Yes / No	Yes / No
Kidderminster	Yes / No	Yes / No
Lewisham	Yes / No	Yes / No
Southwark	Yes / No	Yes / No
West Lancashire	Yes / No	Yes / No
Professional Services	Yes / No	Yes / No

Changes to Earlier Versions	
Previous Approval Date	Summarise Changes Made Here
30/06/2020	Removal of references to CAS Administration Fee. Change to refund eligibility for sponsored students.
25/08/2021	Changed all references to Tier 4 visa. Now known as Student visa.
25/08/2021	1.6 removal of option to pay by cheque.
25/08/2021	1.7 Addition to refer actions to NCG's Authorising Officer.
24/08/2022	1.2 Change from three instalments to seven & removal of reference to direct debit
24/08/2022	3.2 Clarification on refund terms for 18-month programmes
25/08/2023	1 Policy purpose added
25/08/2023	2.2 Change from 7 instalments to 2
<u>25/08/2023</u>	2.3 Inclusion of approved instalment dates
25/08/2023	3.1 Removal of 14 day cooling off period
20/06/2024	2.3 Instalments updated for the 2024-25 academic year
24/07/2024	2.8 updated to include three stage process for outstanding tuition fees
24/07/2024	Inclusion of Appendix B
24/07/2024	4.2 Change reference to EFL to weekly-chargeable courses
01/08/2025	Glossary: removal of reference to English as a Foreign Language and clarification of 100% deposit for most Level 3 courses.
01/08/2025	<p style="text-align: center;">1.0 Information about fee terms for overseas fee payers.</p> <p style="text-align: center;">2.2, 2.3, Appendix B - Instalment dates changed depending on if the student is enrolling on an academic year programme (e.g. September to June) or a 12 calendar month programme.</p> <p style="text-align: center;">4.1 Addition of asylum claims to list of circumstances where tuition fees will not be refunded.</p>
02/04/2026	Glossary of terms – deposit may be up to 100%

02/04/2026	Appendix B – removal of differing instalment dates for 12 calendar month programmes
Linked Documents	
International Admissions Policy	
UKVI Sponsor Compliance Policy	
HE Student Protection Policy	

International Fees and Refunds Policy

Payment of a deposit, use of a CAS issued by NCG for study at Newcastle College or signature of a Student Learning Agreement is deemed acceptance of the terms outlined in this Policy.

Definitions

Application: your application for any course at Newcastle College.

First Year Tuition Fees: tuition fees for the first year of the Course.

CAS: a Confirmation of Acceptance for Studies relating to you issued by NCG.

Conditional Offer: our offer to enrol you on a Course pursuant to your application once certain conditions set out in the Conditional Offer Letter have been satisfied.

Course: a course of study offered by us.

Course Deferral: you start your Course on a Course Start Date that is later than the one stated in your Unconditional Offer or CAS.

Course Start Date: the date on which the first year of a Course starts.

Deposit: the proportion of tuition fees you need to pay us prior to enrolment on your Course as set out in the Conditional Offer. For courses at RQF Levels 3 to 7 the minimum deposit will usually be 50% of the First Year Tuition Fees plus Registration Fee. For most courses at RQF Level 3 the deposit requested will be 100% of the first year tuition fee plus Registration Fee. For higher education courses the deposit may be up to 100% of the First Year Tuition Fees plus Registration Fee. The College reserves the right to increase the minimum deposit payment on a case-by-case basis or for specific markets. For some NCG partnerships the deposit required may be lower than 50% this will be agreed contractually with the relevant partner.

Fee Payment Agreement: agreement made with the College for instalments.

Latest Enrolment Date: the latest date you are required to enrol on the Course (usually no later than two to four weeks after the start date of the course).

Payment Plan: the schedule of instalments for the remaining 50% of the first year tuition fees. Only permitted on agreement with the International Office.

Registration Fee: a one-off payment for new students which is payable alongside the Deposit. The Registration Fee will be stated in the Conditional Offer. The Registration Fee is only refundable if the student, through no fault of his or her own, receives a visa refusal from UKVI.

Learning Agreement: the document signed by you on enrolment to confirm agreement with NCG/Newcastle College's terms and conditions. The signing of this document confirms the enrolment is completed and that you are officially a student of NCG/Newcastle College.

Overseas fee payer: for applicants who do not fit into any category to qualify for 'home' fees either for FE or HE whichever they are intending to enrol on.

Subsequent Year Tuition Fees: the tuition fees payable for the second, third and each subsequent year of your Course as set out in the Conditional Offer.

Tuition Fees: the tuition fees we charge for the Course as set out in the Conditional Offer.

UKVI: UK Visas and Immigration; the government department responsible for immigration and settlement in the UK. UKVI is part of the Home Office.

Unconditional Offer: a letter issued to you once you have met all conditions set out in the conditional offer.

We or us: NCG, Newcastle College and/or NCUC

You: the person who has made an application and is the subject of the Conditional Offer, Unconditional Offer or CAS. Also, following enrolment, the student of NCG/Newcastle College.

1. Purpose

The purpose of the policy is to outline payment and refund terms for international students sponsored via the Student or Short-Term-Student visas.

Overseas fee payers who are not sponsored under the student route, may be entitled to a smaller deposit of 25% prior to enrolment and subsequent instalments in line with the FE or HE fees policy – whichever they are enrolling on. Approval required by the Director of Faculty or Director of Higher Education.

2. Payment of fees

2.1. Deposit payment

The Deposit and Registration Fee must be paid to the College no later than the deposit due date stated in the Conditional Offer. Payment after this date may result in NCG's refusal to issue a CAS or Unconditional Offer. The Deposit must not be paid until all the conditions set out in the Conditional Offer have been met.

2.2. Tuition fees

Students should plan to pay any remaining tuition fees on or before the course start date. For students unable to pay their fees in full at enrolment, an instalment plan will be offered. The outstanding fees will be split equally into two instalments for 2026-27 as stated in clause 2.3. The outstanding amount will usually be 50% of the remaining tuition fee, where the student has paid more than 50% as a deposit, the remainder will be split equally into two instalments. 2.3. Students who require a payment plan will be required to either sign a Direct Debit mandate using a UK bank account or sign a Fee Payment Agreement (FPA) to accept their liability to pay the fees if paying via alternative methods. The student accepts liability for any course fees by signing the Learning Agreement at enrolment.

2.3. Instalment dates

September 2026 intake	January 2027 intake	June 2027 intake
50% due prior to CAS	50% due prior to CAS	50% due prior to CAS
25% due January 2027	25% due May 2027	25% due October 2027
25% due April 2027	25% due September 2027	25% due February 2028

2.4. Financially sponsored students

Students who have financial sponsorship from their employer or home government must provide a letter or purchase order from their employer in

place of the Deposit confirming the amount they will pay prior to the start date of the course.

2.5. Subsequent year tuition fees

For the second and subsequent years of the course 50% of the respective year's tuition fees must be paid on or before enrolment, followed by two further instalments as stated in clause 2.3. The outstanding amount will usually be 50% of the remaining tuition fee, where the student has paid more than 50% as a deposit, the remainder will be split equally into two instalments.

Students who require a payment plan will be required to either sign a Direct Debit mandate using a UK bank account or sign a Fee Payment Agreement (FPA) to accept their liability to pay the fees if paying via alternative methods. The student accepts liability for any course fees by signing the Learning Agreement at enrolment.

2.6. Payment terms

Students agree to pay all sums payable to NCG as stated on the Conditional Offer in full, when due, without deducting any amount or holding back any part of the sum due for any reason. All sums must be paid in UK pounds sterling. NCG is not liable for costs, expenses, or losses the student or anyone else may incur as a result of any changes in exchange rates and/or banking charges. The Subsequent Year Tuition Fees may be higher than the Tuition Fees payable by you for previous years of your Course. Tuition Fees may be changed without prior notice.

2.7. How to pay

The preferred methods of payment for fees payable to Newcastle College are as follows:

- Bank Transfer/BACS payment
- Credit/debit card.

If the above methods are not feasible then the following methods are acceptable:

- Cash (single cash transaction must not exceed £7,500.00).

Methods of payment are detailed in Appendix A.

2.8. Failure to pay fees

For students that do not pay Tuition Fees in accordance with the FPA, there is a three-stage process detailed in Appendix B that will be followed. In summary:

Stage one – International Office will contact/meet with you and if payment is not made or agreement not reached within three weeks of the initial due date, escalate to stage two.

Stage two – formal meeting will take place with the International Compliance Officer, if payment is not made or agreement not reached within two weeks, escalate to stage three.

Stage three – formal meeting with the Director of Higher Education or the HE Academic Registrar.

If fees remain unpaid, we may take the following action:

- a) Prevent you from attending your course and subsequently withdraw you from the course.
- b) Apply sanctions to your student account for example suspension of Library privileges or removal of Virtual Learning Environment access.
- c) Report your withdrawal from the course to UKVI in line with current UKVI Policy.
- d) Refer the debt to a 3rd party debt collection agency to collect the fee(s) on behalf of the College.
- e) Withhold your qualification and/or certification. Students with outstanding tuition fee balances will not be allowed to graduate and their certificates and transcripts will be withheld until balances are cleared. Students will not be reported as successfully completing for Graduate visa purposes until all balances are cleared.

Prior to any of the above action being taken your case will be referred to NCG's Compliance Officer for discussion with NCG's Authorising Officer. All of the points covered in clause 2.8 require approval from NCG's Authorising Officer prior to any action being taken.

3. Refund of Deposit payment

3.1. Withdrawal of application prior to Unconditional Offer or CAS issuance

The applicant has the right to withdraw their application at any time prior to the deposit being paid.

Following deposit payment, the applicant has the right to withdraw their application and expect a full refund providing a CAS/Unconditional Offer has not been issued and used in a visa application.

3.2. Refunds following Unconditional Offer or CAS issuance

If you have been issued an Unconditional Offer for use in a Short-Term-Student Visa application or a CAS for use in a Student visa application (previously Tier 4) and you have already used the Unconditional Offer or CAS, the deposit will not be refunded to you in any circumstances or for any reason except:

- a) You have obtained a visa refusal and have provided us with the original visa refusal notice issued by UKVI. For Student visa applications (previously Tier 4), we will only refund the Deposit after an Administrative Review window has passed or you provide us with the outcome notice

issued by UKVI unless there are extenuating circumstances, which mean you are unable, or prevented from submitting an Administrative Review.

- b) We cancel your course before the course start date and we are unable to offer you a suitable alternative commencing within one month of the original. In this instance, within Student visa applications (previously Tier 4), your CAS will be withdrawn or withdrawal of sponsorship will be reported to the UKVI as per Student visa policy guidance.
- c) There are compelling, extenuating circumstances such as a severe or debilitating medical condition or death of a close relative. Refunds will only be granted on this basis following submission to Newcastle College by the student of comprehensive supporting evidence (e.g. medical records, doctor's letter, death certificate etc) and the refund is jointly approved by the Head of International and the Head of Finance, Planning and Resources of Newcastle College.

3.3. Refunds following Student visa approval (previously Tier 4)

The deposit will not be refunded under any circumstances if you have used a CAS issued to you by Newcastle College/NCG in a visa application and you have been issued the visa but subsequently do not enrol on or before the Latest Enrolment Date. If you think that you may be unable to enrol before the Latest Enrolment Date you must inform us before this date so we can consider whether to approve an extension to this date and report it to UKVI through the Sponsor Management System. An exception may be made for circumstances outside your control such as war, industrial action, acts of terrorism, natural disasters and so on.

Non-enrolment outside of these circumstances is classed as a breach of Student visa conditions (previously Tier 4) and we will report this to UKVI resulting in curtailment of your leave to enter or remain. If extenuating circumstances apply, as above in clause 3.2, the student must submit comprehensive, supporting evidence detailing the medical condition or death of a close relative for the refund to be considered. The Head of International and Head of Finance, Planning and Resources will consider these on a case-by-case basis.

3.4. Refunds following Short Term Student Visa approval

The deposit will not be refunded under any circumstances if you have used an Unconditional Offer issued to you by Newcastle College/NCG in a visa application and you have been issued the visa but subsequently do not enrol on or before the Latest Enrolment Date. An exception may be made for circumstances outside your control such as war, industrial action, acts of terrorism, natural disasters and so on. If extenuating circumstances apply, as above in clause 3.2, the student must submit comprehensive, supporting evidence for the refund to be considered. Newcastle College's Head of International and Head of Finance, Planning and Resources will consider these on a case-by-case basis.

4. Refund of Tuition Fees

4.1. Eligibility for Refund:

Following enrolment onto a Course, Tuition Fees will only be refunded to you where:

- a) Newcastle College has to cancel your course and you do not wish to take a suitable alternative course. If you agree to a suitable alternative, the original payment will be credited and re-receipted against the new alternative course and in this instance, the fees will not be refunded.
- b) You have obtained a Student visa refusal (previously Tier 4) for an in-country (within the UK) extension and have provided us with the original visa refusal notice issued by UKVI. We will only approve a refund after the Administrative Review application window has passed or an Administrative Review has been unsuccessful and you provide us with the outcome notice issued by UKVI. The total refund payable is based on the proportion of study completed and is listed in clause 4.2 of this procedure.
- c) We agree, in our absolute discretion, that there are extenuating circumstances. Supporting evidence of extenuating circumstances must be submitted to Newcastle College in order to qualify for a refund of this type. The joint decision will be made by Newcastle College's Head of International and the Head of Finance, Planning and Resources. Their decision will be final.

For the avoidance of doubt, Tuition Fees will not be refunded post-enrolment in the following circumstances:

- a) You wish to change to a different Course;
- b) You wish to transfer to a different Institution;
- c) You claim you have been misadvised by your agent or advisor, including any who are contracted by us;
- d) You arrive for the Course after the Course Start Date and you have not informed us that you are arriving late and therefore have not been given an extension of your Latest Enrolment Date, except because of circumstances outside your control such as war, industrial action, acts of terrorism, natural disasters and/or compelling, extenuating circumstances.
- e) You have completed your course earlier than expected.
- f) You are withdrawn from the course due to failure to progress.
- g) You are withdrawn from the course due to poor attendance.
- h) You are withdrawn from the course due to poor behaviour or misconduct.

- i) Any other reason that does not constitute an extenuating circumstance as decided by Newcastle College's Head of International and the Head of Finance, Planning and Resources.
- j) We offer online learning as a suitable alternative to face-to-face learning (in-line with UKVI regulations) due to circumstances outside our control e.g. global pandemic.
- k) You claim asylum in the UK having used your Student visa as a legal route to entry.
- l) You are withdrawn for any other reason where deception has been used to gain sponsorship from NCG.

Please note, tuition fees cannot be transferred to a third-party friend, relative or associate under any circumstances.

4.2. Proportion of fee eligible for refund

Where a refund has been approved in line with the above guidance the eligible refund amount will be calculated from the date of enrolment to the date the withdrawal is communicated to the International Office. The period of time spent on programme and associated costs will be calculated to the point at which the International Office receives the withdrawal request.

The amount of tuition fee will be refunded as below:

Two thirds of the tuition fee if the student withdraws during the first term, or first 6 months for 18 month programmes;

One third of the tuition fee if the student withdraws during the second term, or between 6-12 months for 18 month programmes;

No refund will be made if the student withdraws during the third term, or final 6 months for 18 month programmes.

Short courses, commercial courses and weekly-chargeable courses will be refunded based on a percentage of the course completed.

Requests for refunds will only be considered up to two months from the withdrawal date.

4.3. Other fees

Newcastle College accepts no liability for any other fees which are incurred by the applicant such as visa application fees and/or administrative review fees in case of visa refusals. Any person making a visa application does so at their own risk with no guarantee of the application being approved.

4.4. Refund Processing

Where the student qualifies for a refund of tuition fees this should be made to the person who made the original transaction. In certain extenuating circumstances where it is not possible to make the refund to the person who paid the original transaction then another named person or organisation can be paid the agreed refund amount provided that the person making the original transaction has provided written, verifiable, permission to transfer the refund to another named person or organisation. Any such request will be considered in line with UK money laundering laws. Approval of such a request is at the discretion of Newcastle College's Head of International and the Head of Finance, Planning and Resources. In the case of financially sponsored students' refunds will be made directly to the sponsor.

4.5. Part Payment

In cases where more than one transaction has been made against a single course fee (e.g. student has paid 50% and parent has paid 50%), separate refunds will be made to the individuals who made the original transactions, to the value of the original payment, less any bank charges which have been deducted. In cases where there are extenuating circumstances where it is not possible to make the transaction to the person that originally made the payment, paragraph 4.4 will be applied.

4.6. Refund Administration

Refunds will only be processed on receipt of the following documents:

- a) Tuition fee refund form including student's signature.
- b) In the case of a visa refusal, the full visa refusal decision letter issued to you by the Home Office and where applicable (within a student visa refusal (previously Tier 4)), the Administrative Review decision letter issued to you by the Home Office.
- c) In cases where the person originally paying the fees nominates another named person or organisation to receive the refund, written verifiable evidence confirming name and bank details of the named person or organisation. This request must comply with UK money laundering laws. NCG/Newcastle College reserves the right to decline a request by the person originally paying the transaction to refund tuition fees to a third party.

4.7. Refund processing times

Refunds are paid by NCG Finance at the end of each month. Please allow up to six weeks, from the date of submission of all required paperwork, for your refund to be processed.

Appendix A – Methods of payment

TUITION FEE and DEPOSIT PAYMENTS

Payment can be made by one of the following methods:

- Visa or MasterCard, in the International Office or by calling:
+44 (0) 191 226 6323
- by electronic bank transfer using the below details:

PLEASE WRITE THE STUDENT'S NAME AND DATE OF BIRTH AS THE REFERENCE):

Account Holder: NCG trading as Newcastle College

Bank Details: HSBC
110 Grey Street
Newcastle upon Tyne
NE1 6JG

Sort Code: 40-34-18

Account Number: 01793993

For payments from an international bank account please use the SWIFT/BIC Code and IBAN number instead of the Sort Code and Account number.

SWIFT/BIC Code: HBUKGB4B

IBAN code: GB31HBUK40341801793993

When transferring money to us by electronic bank transfer, we would be grateful if you could send us a copy of the receipt given to you by the bank as proof of your payment so that we can provide this to our Finance team.

PLEASE ENSURE THE NAME OF THE STUDENT AND DATE OF BIRTH IS STATED ON THE MESSAGE.

You should be aware that the bank may charge you for this transfer.

Appendix B – International Outstanding Tuition Fee Process responsibilities and timeline

Instalment plan

As per the International Fees and Refunds Policy, students should plan to pay any remaining tuition fees on or before the course start date. For students unable to pay their fees in full at enrolment, an instalment plan will be offered.

The outstanding fees will be split equally into two instalments for 2026-27

The outstanding amount will usually be 50% of the remaining tuition fee, where the student has paid more than 50% as a deposit, the remainder will be split equally into two instalments.

Students who require a payment plan will be required to sign a Fee Payment Agreement (FPA) to accept their liability to pay the fees. The student accepts liability for any course fees by signing the Learning Agreement at enrolment.

Instalment schedule by intake:

September 2026 intake	January 2027 intake	June 2027 intake
50% due prior to CAS	50% due prior to CAS	50% due prior to CAS
25% due January 2026	25% due May 2027	25% due October 2027
25% due April 2027	25% due September 2027	25% due February 2028

Process for students with outstanding fees

For students with outstanding fees by the instalment due date, the below three stage process will be followed:

Stage one - From the due date of the FPA, International Office staff will have three weeks to follow up with students who have not paid by the due date. Most of the activity should take place in the first two weeks with the third week being used for follow-ups and class visits. Any students who have not been responsive to contact made in the first two weeks, will be visited in class during the third week by international office staff.

The International Finance and Administration Coordinator, and, the International Accommodation and Student Support Officer will be responsible for contacting students.

A summary of any conversations that take place and/or adjusted instalment plans will be recorded on the *payment arrangement tracker*. Students who pay at least £500 per month towards their outstanding balance will not be escalated to stage two.

Stage two – students who do not agree an alternative plan with the International Office (minimum £500 per month) or who are unresponsive to contacts made, or who have defaulted on the newly agreed plan will be referred to the International Compliance Officer for a meeting and to agree an appropriate plan. If not resolved within 2 weeks, students will be escalated to stage three.

Stage three – students who do not agree an alternative plan with the International Compliance Officer, or who default on the newly agreed plan, will be required to attend a meeting with either the Director of Higher Education or Higher Education Academic Registrar.

Ongoing monitoring of instalment plans

The International Office staff will meet on a monthly basis to review progress against instalment plans and RAG rate all students.

Red – students who have missed a payment or who have paid less than £500 per month or are not engaging with the international team.

Amber – students who have defaulted from the original agreement but are meeting the £500 per month and are engaged with the international team.

Green – students who are on track with payment plans.

Record of agreements and progress

Student debt will be recorded on the *payment arrangement tracker* and housed in Microsoft Teams so that it can be accessed by all relevant parties.

Since 2023-24 instalment plans have changed to two payments of 25% as set out in Table 1, instead of seven consecutive monthly instalments in place in 2022-23 and prior. Agreed instalments are listed in columns N and O and total balance due is in column P.

Column H should be used to record comments related to discussions with the student. Comments should be recorded in the same uniform format so they are easy to follow e.g. DD/MM/YYYY (Staff initial) – detail of conversation/agreement with student.

Each intake has its own tab for ease of reference.

Table 1: timeline of activity

September 2026 intake	1st instalment 25% due 11th January 2026
11 th January 2027 to 29 th January 2027	Stage 1 students contacted by International Office.
1 st February 2027 to 12 th February 2027	Stage 2 students contacted by International Compliance Officer.

15 th February 2027 to 26 th February 2027	Stage 3 students invited to meetings with Director of HE or HE Academic Registrar.
September 2026 intake	2nd instalment 25% due 12th April 2027
12 th April 2027 to 30 th April 2027	Stage 1 students contacted by International Office.
4 th May 2027 to 14 th May 2027	Stage 2 students contacted by International Compliance Officer.
17 th May 2027 to 25 th May 2027	Stage 3 students invited to meetings with Director of HE or HE Academic Registrar.