



# POINT BLANK

<b>Policy Title</b>	<b>Finance &amp; Refund Policy - Higher Education Courses</b>							
<b>Relates to</b>	HE	X	FE		Online	X	School	X
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# FINANCE & REFUND POLICY

## 1. INTRODUCTION & PRINCIPLES

The purpose of this policy is to provide guidance and clarity on students' personal liability for tuition fees and Point Blank's approach to reductions or refunds, including how they will be calculated if students withdraw, suspend or discontinue their studies (for whatever reason), after initial enrolment has been completed.

This policy relates to the student's personal liability for tuition fees regardless of the source of funding. However refunds hereunder relate only to the portion of the tuition fee that is paid directly by the student or by a private sponsor and will not include fees paid by funding agencies, such as the SLC, which are subject to differing terms and conditions and which are generally made publicly available by the respective funding bodies.

Refunds for withdrawals made within the "Cooling-off" period according to Point Blank's standard procedure are deemed approved. All other requests for refunds or reductions should be made in writing to Point Blank to Student Services and will be considered by Point Blank Management. For the avoidance of doubt this policy may be changed from time to time and any and all refunds or reductions in fee liability are entirely at the discretion of Point Blank.

## 2. REGISTRATION FEES

The registration fee for each course can be found in step 2 of the Enrol page of the chosen course. Students wishing to study a practical (non-accredited) course must pay the registration fee as a minimum to secure their place on their chosen course.

Applicants who applied directly to Point Blank to study a higher education course, have been offered a place and who wish to enrol, must also pay a registration fee. The registration fee will be used towards the tuition payment, or will normally be refunded if the student is in receipt of a student loan which covers the full tuition fees. In this instance, the registration fee will be refunded once Point Blank has received the first tuition payment.

Registration fees for applicants enrolled on a higher education programme may be refunded if the applicant received a conditional offer and subsequently did not meet the conditions (and is able to provide evidence).

Applicants who apply to Point Blank through UCAS and have been offered a place, will not be expected to pay the registration fee.

If a student has paid the registration fee and wishes to pay the remaining balance for their course, the full remaining amount must be received by no later than fourteen (14) days prior to the commencement of the student's course. International students must pay the full course fees (or first annual instalment if studying a course longer than one year) before their acceptance letter and / or CAS can be issued. Payment by instalments is possible for non-visa students if arranged in advance according to the guidelines set out below.

### **3. PAYING BY INSTALMENTS**

Payment by instalments is possible if agreed and arranged in advance according to the following guidelines. All students wishing to pay by instalments must either:

- a. provide valid bank account details from which a direct debit of an agreed amount for each term is set up to pay into Point Blank's designated account with the first payment due two weeks before the first day of the course and thereafter at least two weeks before the first day of each subsequent term until all due payments are completed (and please note that Point Blank requires written evidence of all such direct debits before the first payment); or
- b. provide valid credit or debit card details, from which Point Blank will charge the course fees as and when they become due. If a student enrolls through the website and pays the registration fee via Worldpay, this arrangement will be set up automatically.

In the event that the student fails to pay by either of these methods for any reason (including without limitation a card being or becoming invalid) there will be an additional administration charge of five pounds (£5) per transaction. For a full list of prices and details, please refer to the specific course fees.

### **4. LATE PAYMENTS**

If any course payment (whether as an instalment or other payment) is not received by the due date, Point Blank reserves the right to cancel the student's place on the relevant course(s) outright or suspend the student's right to attend until such payment(s) is/are made. Students may not be allowed to progress to the next term until the fees from the previous term have been fully paid. Point Blank also reserves the right to change a student's schedule if there are outstanding fees or if they do not regularly attend class.

### **5. CALCULATION OF LIABILITY OR REFUNDS**

Point Blank will apply the following rules when calculating tuition fee liability and/or any refund due for UK and EU students who withdraw from, discontinue or suspend their studies at Point Blank for whatever reason. Students seeking a student visa should also refer to Point Blank's Student Visa Policy.

If the withdrawal date is within the "Cooling-off" period of 14 calendar days following Point Blank's confirmation to a new student and the Cooling-off period does not fall after the course start date, then there is no tuition fee liability and Point Blank will refund 100% of all tuition fees paid. Confirmation is deemed to be the date when the student is sent their Course Details email (and such email is normally sent one day after booking a course through our website or over the phone by paying a registration fee or full course fees, or confirming a firm offer through the UCAS system).

If you are accepted onto a course (or enrol onto a course), which starts during the Cooling-off period by paying a minimum of a registration fee, then you must pay for the part of the course that has been provided until the time that you cancel. The amount will be in proportion to the part of the course that has been provided.

If the withdrawal date is beyond the "Cooling-off" period but at least 14 days before the start of the course, then the student will be entitled to a full refund less the registration fee of the course. The registration fee can be found on the enrolment form of the student's chosen course on our website.

If the withdrawal date is beyond the “Cooling-off” period and fewer than 14 days before the course is due to start, then the student is liable for the first term’s fees for their course (or the full course fees if the course duration is one term).

Students wishing to permanently withdraw from their course after commencement must provide at least 14 days’ notice before the start of the following term, otherwise the student will be liable for that term. No refund will be made except at the absolute discretion of Point Blank Management.

Students on a Higher Education course who fail the course and are subsequently withdrawn will only be liable for the terms studied and will not be expected to pay for future terms.

## **6. STUDENTS IN RECEIPT OF FUNDING**

Funding from the Students Loan Company is available for the BA (Hons) Music Production & Sound Engineering degree 3 year pathway taught in London as well as online HE courses. It should also be available for the BA (Hons) Music Production & DJ Practice degree after the designation process has been completed.

The Students Loan Company can cover the full tuition fee for the online HE courses but does not cover the full tuition fee for any BA (Hons) 3 year degree pathways taught in London. Students studying a BA (Hons) 3 year degree pathway in London who are in receipt of funding from the Student Loans Company will need to cover the remaining annual fee, which can be split into termly instalments. Failure to pay the outstanding balance may result in the students suspension until the payment(s) are made. Students will not be allowed to progress to the next academic level unless the fees from the previous year have been fully paid.

## **7. FURTHER NOTES ON PROCEDURE**

All refunds will be made only to the bank and account holder (or other financial institution) that originally paid the fee except at the absolute discretion of Point Blank Management.

Where a student undertakes an approved temporary suspension or deferral of their studies, tuition fees already paid will not be refunded but retained until studies are resumed or permanent withdrawal occurs. Students who suspend their studies remain liable to pay any outstanding tuition fees which may be due at the point of suspension.

Students funded via loans and/or grants from the Student Loan Company, Student Finance England/Wales/NI or the Students Award Agency for Scotland and who subsequently withdraw from, discontinue or suspend their studies at Point Blank are still liable for the fee due for their period of study, including any shortfall between the tuition fee liability and the amount received by Point Blank from the above organisations.

## **8. RETAKING MODULES AND RESUBMITTING ASSIGNMENTS**

For information on course fees relating to resubmitting assignments and retaking modules, please refer to our Resubmission Summary document.

## **9. STUDENTS SEEKING A STUDENT VISA**

Point Blank will apply the following rules when calculating tuition fee liability and any possible refunds for students seeking a student visa, who withdraw from, discontinue or suspend their studies at Point Blank for whatever reason:

If a student withdraws during the “Cooling Off” period or is refused a CAS or Short Term Study visa by the UK authorities with Point Blank having made an application for that CAS in good faith and on the basis of the correct relevant documentation that was provided by the student or their sponsoring agent, the registration fee will be retained by Point Blank to cover the cost of processing the CAS and associated paperwork and the maintenance of Point Blank’s licence to recruit international students. Beyond that there is no tuition fee liability for the forthcoming academic year and a refund of the remaining tuition fees paid for the forthcoming academic year may be made as per the terms of this policy.

If the UK Government has refused a CAS or Short Term Study visa on the basis of incorrect or fraudulent information, cancelled a visa as a result of a breach of visa conditions or rejected a renewal of a visa, or if the refusal is due to falsified documents, then no refund shall be made, regardless of whether or not the student withdraws during the “Cooling Off” period.

No refunds, other than for exceptional circumstances, will be made once the student has arrived in the UK and the “Cooling-off” period has expired. By way of example, the following in each case are normally NOT exceptional circumstances: academic and financial difficulties, changes in course of study, moves to other institutions, and requests to defer the course.

Should any student be found to have used fraudulent documents at the time of application or at the time of applying for entry clearance, or at any time before or during their course, no refund will be due.

All approved refunds will be made to the original source, i.e. to the country and the account from which the money was sent. This is to comply with government guidelines.