



# POINT BLANK

<b>Policy Title</b>	<b>Finance &amp; Refund Policy</b>							
<b>Relates to</b>	HE		FE	X	Online	X	School	X
<b>Approved By</b>	Jules Brookes							
<b>Author</b>	Anwar Hamad							
<b>Date Approved</b>	July 2018							
<b>Publication</b>	<b>Staff Access</b>							X
	<b>Student Access</b>							X
	<b>Public Access via Point Blank website</b>							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, 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 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 on 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.

If a student has paid the registration fee and wishes to pay the remaining payment for their course, the balance 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 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. Repeated late payments may result in the termination of the applicable course(s). Point Blank also reserves the right to change a student's schedule if there are outstanding fees or 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 for students who withdraw from, discontinue or suspend their studies at Point Blank for whatever reason. Students seeking a student visa should 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 within 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).

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.

## **6. FURTHER NOTES ON PROCEDURE**

All refunds will be made solely 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.

## **7. 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. International students wishing to study a practical course can study for a period of up to six months on a Short Term Study Visa. International Students wishing to study a course longer than six months should refer to the Finance & Refund Policy – Higher Education Courses.

If a student withdraws during the “Cooling Off” period or is a Short Term Study visa by the UK authorities with Point Blank having made an application for that visa in good faith and on the basis of the correct relevant documentation that was provided by the student or their sponsoring agent, then £500 will be retained by Point Blank to cover the cost of processing the enrolment 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 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 a 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.