



# POINT BLANK

<b>Policy Title</b>	<b>Finance &amp; Refund Policy</b>							
<b>Relates to</b>	HE	X	FE	X	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, in cases where 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, wherever refunds are referred to, these only relate to the portion of the tuition fee that is paid directly by the student or by a private sponsor and does not include fees paid by various funding agencies, such as the SLC, which are subject to differing terms and conditions which are generally made publicly available by the respective funding bodies.

Refunds for withdrawals made within the "Cooling-off" period and according to Point Blank procedure are automatic. 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 as a matter of course all refunds or reductions in fee liability are entirely at the discretion of Point Blank. Any changes to this policy will be made available to students as required.

## 2. REGISTRATION FEES

The registration fee for each course can be found on step 2 of the Enrol page of the chosen course. Student 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 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 was made a conditional offer and the applicant 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 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 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 provide either:

- a. bank account details from which a termly direct debit of an agreed amount 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. valid credit or debit card details, from which Point Blank will deduct 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 relevant course(s) outright or suspend your right to attend until such payment(s) is/are made. Repeated late payments may result in the termination of the applicable course(s).

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

Point Blank will apply the following rules when calculating tuition fee liability and 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 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 considered the date when the student is sent their Course Details email. This email is 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 by paying a minimum of a registration fee which starts during the Cooling-off period, you must pay for the part of the course that has been provided until the time that you cancel the agreement. The amount will be in proportion to the part of the course that has been provided, in comparison with the fees for the full Course.

If withdrawal date is outside the "Cooling-off" period but 21 days before the start of the course, then the student will be entitled to a full refund minus 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 withdrawal date is outside the “Cooling-off” period and after 21 days before the course is due to start, then the student is liable for the annual fees for their course (or the full course fees if the course duration is less than one academic year). No refund will be made except at the absolute discretion of Point Blank Management. If a student wishes to withdraw from their course which is longer than one academic year, they must provide the school with 21 days’ notice before the start of the year otherwise they will be liable for the annual tuition fee.

## **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.

The Students Loan Company can cover the full tuition fee for the online HE courses but does not cover the full tuition fee for the BA (Hons) Music Production & Sound Engineering degree 3 year pathway taught in London. Students studying the BA (Hons) Music Production & Sound Engineering degree 3 year pathway 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.

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

All refunds will only be made 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. STUDENTS SEEKING A STUDENT VISA**

Point Blank will apply the following rules when calculating tuition fee liability and refund 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, then £500 will be retained by Point Blank to cover the cost to Point Blank 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 all remaining tuition fees paid for the forthcoming academic year shall 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 students have arrived in the UK and the "Cooling-off" period has expired. For guidance, academic and financial difficulties, changes in course of study, moves to other institutions, requests to defer the course are not normally regarded as acceptable reasons for any refund or reduction in fee liability.

Should any student be found to use fraudulent documents at the time of application or at the time of applying for entry clearance, or at any time subsequently 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.