



UKCBC Tuition Fee Refunds and Compensation Policy

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Responsible Committee:	Quality of Education Committee
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External reference points:	<ul style="list-style-type: none">• Consumer Rights Act 2015• Consumer Contracts Information Cancellation and Additional Charges Regulations 2013• Competition and Markets Authority Guidance for Higher Education Providers on Consumer Protection Law• Office for Students Regulatory Framework and Conditions of Registration• Office for Students Guidance on Student Protection Plans• Student Loans Company Funding and Attendance Guidance• Office of the Independent Adjudicator for Higher Education Good Practice Framework• Higher Education and Research Act 2017• UK Quality Code for Higher Education• Office for Students Guidance on Quality and Standards
Linked policies:	<ul style="list-style-type: none">• SLCC 6.1 UKCBC Terms and Conditions• Student Protection Plan

	<ul style="list-style-type: none"> • SLCC 6.8 Attendance and Engagement Policy • SLCC 6.3 Complaints Policy and Procedure • DIG 2.2 Data Protection and Confidentiality Policy (Students) • DIG 2.3 Student Privacy Notice
Audience:	Students

Version	Date	Author	Summary of Changes	Nature of Change
1.0	November 2025	Director of Governance, Quality and Student Success	Initial version of Tuition Fee Refunds and Compensation Policy approved.	New Policy
1.1	March 2026	Director of Governance, Quality and Student Success	Introduction of subsection 7.4 Online Programmes (Full Cost Recovery Model) to support online, self funded provision. Amendments include: Addition of staged fee liability model based on access and delivery milestones, replacing time based proxy for applicable programmes; introduction of deposit and onboarding cost provisions; formalisation of bursary approach in place of discounting for relevant programmes; clarification of refund calculation methodology for online provision; minor amendment to Section 5.4 to align payment plans with staged liability; minor amendment to Section 8 to reflect structured refund approach; minor clarification to Policy Principles in	Minor update, enhancement for new delivery model

			Section 4 to include access to learning resources.	
1.2	April 2026	Director of Governance, Quality and Student Success	Revision of subsection 7.4 Online Programmes (Full Cost Recovery Model) to improve clarity, fairness, and operational precision for online self funded provision. Amendments include: clarification of fee liability principles so that liability is based on learning services made available and substantively engaged with rather than elapsed time alone; insertion of defined terms including Activation of Account, Access to Learning Services, Substantive Engagement, and Evidence of Engagement; introduction of a 48 hour grace period following first account activation; refinement of staged fee liability triggers to prevent passive login or incidental access from creating liability; clarification of withdrawal date determination through objective and auditable criteria; confirmation that deposits or initial payments form part of the tuition fee and that no separate administrative or onboarding charges apply; clarification of refund calculation methodology and decision criteria for online provision; strengthening of alignment between Section 7.4, cooling off rights, and Section 8 refund processes.	Minor update, compliance and drafting refinement for online delivery model

1. Purpose

1.1 This policy sets out how tuition fees are charged and explains the circumstances in which students may be entitled to a refund or compensation.

1.2 It is designed to ensure that students understand their financial position clearly before accepting an offer and throughout their studies.

1.3 This policy supports UKCBC's obligations under consumer protection law, Office for Students conditions of registration, and Student Loans Company funding requirements.

1.4 This policy must be read alongside the UKCBC Terms and Conditions, which form the legally binding contract between the student and the College. Where there is any inconsistency, the Terms and Conditions take precedence.

2. Scope

2.1 This policy applies to:

- a) all applicants who accept an offer to study at UKCBC;
- b) all enrolled students;
- c) all tuition fee payment routes, including Student Finance England funded, self-funded and sponsored students.

2.2 Where a programme is delivered in partnership with an awarding or validating body, additional financial regulations may apply. These will be communicated before contract formation.

3. Definitions

3.1 Terms used in this policy have the same meaning as those defined in the UKCBC Terms and Conditions.

3.2 In particular:

- a) Public Funds means funding provided by public bodies, including Student Finance England.
- b) Ineligible Attendance means attendance or engagement that does not meet funding eligibility requirements.
- c) Misrepresentation means providing information that is false, misleading, incomplete, or not kept up to date where required.

4. Policy Principles

4.1 UKCBC is committed to ensuring that tuition fees, refunds and compensation arrangements are:

- a) clear and transparent.
- b) fair and proportionate.
- c) linked to teaching, services delivered, or access to learning and academic resources, where applicable.
- d) compliant with consumer protection law.

4.2 UKCBC also has a responsibility to protect Public Funds and to ensure that funding claims and fee liabilities are accurate.

4.3 Nothing in this policy limits a student's statutory rights under consumer law.

5. Tuition Fees

5.1 Fee Information

5.1.1 The tuition fee for each programme, together with any compulsory additional costs, will be confirmed before an offer is accepted.

5.1.2 UKCBC will not charge fees that were not clearly disclosed prior to contract formation.

5.2 Undergraduate students funded by Student Finance England

5.2.1 If you are studying on an undergraduate programme and are eligible for a tuition fee loan from Student Finance England, your tuition fees are normally paid directly by Student Finance England to UKCBC or their partner.

5.2.2 You must apply for Student Finance England funding for each academic year of your programme and ensure that your application is accurate and submitted on time.

5.2.3 You may enrol where your Student Finance England application is approved or pending at the point of enrolment.

5.2.4 Your entitlement to Student Finance England funding depends on meeting eligibility, attendance and engagement requirements set by Student Finance England.

5.2.5 UKCBC does not control Student Finance England decisions and cannot guarantee that funding will be approved, continued or paid.

5.2.6 Where Student Finance England funding is refused, withdrawn, reduced or reclaimed for any reason, including ineligible attendance or changes to your circumstances, you may become personally liable for tuition fees already incurred.

5.2.7 Tuition fee liability is assessed based on the period of study delivered and your formal withdrawal, suspension or termination date, and not on whether Student Finance England has released payment.

5.2.8 UKCBC will take reasonable steps to inform you if funding issues arise that may affect your fee liability and will explain your options clearly.

5.3 Postgraduate students funded by Student Finance England

5.3.1 If you are studying on a postgraduate taught programme and receive a Student Finance England postgraduate loan, this loan is paid directly to you and not to UKCBC.

5.3.2 You are responsible for using your postgraduate loan to pay your tuition fees to UKCBC in line with the payment arrangements agreed with the College.

5.3.3 Postgraduate students with Student Finance England loans are treated as self funded for the purposes of tuition fee payment and liability.

5.3.4 You may be permitted to enrol where your postgraduate loan is approved. Where funding is pending or not confirmed, you may be required to make payment in advance or agree a payment plan.

5.3.5 Payment instalment dates for postgraduate students may be aligned to the expected release dates of Student Finance England postgraduate loan payments, where this has been agreed in writing.

5.3.6 If Student Finance England funding is refused, delayed, withdrawn or reduced, you remain responsible for paying tuition fees in full in accordance with the agreed payment plan.

5.3.7 Where fees are not paid in line with agreed arrangements, UKCBC may take action in accordance with this policy and the Terms and Conditions, including restriction of access, suspension or termination, following reasonable notice.

5.3.8 Tuition fee liability for postgraduate students is based on study delivered and formal withdrawal or suspension dates and is not dependent on receipt of Student Finance England loan payments.

5.4 Self funded and Sponsored Students

5.4.1 If you are a self-funded student, you are responsible for paying your tuition fees directly to UKCBC. If you are a sponsored student, your sponsor is responsible for payment in line with the agreed sponsorship arrangements.

5.4.2 For self-funded students, tuition fees are normally due:

- a) in full before the programme start date; or
- b) by instalments where a payment plan has been agreed in advance with UKCBC.

5.4.3 Where a payment plan is agreed, UKCBC will confirm the arrangements in writing. This will include:

- a) the total tuition fee payable;
- b) the amount of each instalment;
- c) the due dates for each instalment;
- d) the method of payment;
- e) any conditions attached to the payment plan.
- f) Where a programme falls within Section 7.4 (Online Programmes – Full Cost Recovery Model), payment plans may be aligned to the staged fee liability points set out in that section.

5.4.4 Payment plans are not automatic and are subject to approval by UKCBC. Approval will take account of the programme, duration of study, and other relevant factors.

5.4.5 You must ensure that payments are made on or before the agreed due dates. If a payment is missed, UKCBC will contact you to seek resolution and may offer reasonable support where appropriate.

5.4.6 Where payment issues are not resolved, UKCBC may take further action in accordance with this policy and the Terms and Conditions. This may include:

- a. reminder communications;
- b. temporary restrictions on access to learning resources or assessments;
- c. suspension of studies;
- d. termination of the contract, following reasonable notice.

5.4.7 Where a sponsor fails to make payment, responsibility for outstanding tuition fees may transfer to the student unless otherwise agreed in writing.

5.4.8 Tuition fee liability for self funded and sponsored students is based on the period of study delivered and the formal withdrawal, suspension, or termination date, and not solely on payment timing.

6. Cooling Off Period

6.1 In accordance with consumer law, students have 14 days from the date they accept an offer to cancel their contract without penalty.

6.2 If a student cancels within the cooling off period, any tuition fees paid will be refunded in full.

6.3 Refunds will normally be processed within 14 days of receipt of a valid cancellation request.

6.4 For programmes within the scope of Section 7.4, the statutory cooling off rights in this section apply in full. No provision in Section 7.4 limits those rights.

7. Withdrawal, Suspension and Fee Liability

7.1 Withdrawal After the Cooling Off Period

7.1.1 Where a student withdraws after the cooling off period, tuition fee liability will be assessed on an individual basis.

7.1.2 UKCBC will consider:

- a) the date of withdrawal;
- b) the amount of teaching and support delivered;
- c) the published tuition fee liability schedule (table 1).

Table 1 Fee Liability Schedule

Point of intermission	Cumulative fee liability for self funded students (including postgraduate students)	Cumulative fee liability for undergraduate students with approved SLC funding (full or part funded)	Cumulative fee liability for undergraduate sponsored students
Prior to the course start date	0% of the annual fee*	0% of the annual fee*	0% of the annual fee*

Up to and including 28 days from the course start date	0% of the annual fee*	0% of the annual fee*	0% of the annual fee*
From 29 days after the course start date to the last day of the next long vacation	33.3% of the annual fee (one third)	25% of the annual fee (one quarter)	33.3% of the annual fee (one third)
From the first day of the second term of study to the last day of the next long vacation	66.6% of the annual fee (two thirds)	50% of the annual fee (one half)	66.6% of the annual fee (two thirds)
On or after the first day of the third term of study	100% of the annual fee	100% of the annual fee	100% of the annual fee

7.1.3 Students will not normally be charged for tuition that has not been delivered.

7.2 Suspension

7.2.1 Where a student is suspended, UKCBC will review fee liability and funding implications based on the individual circumstances.

7.2.2 Suspension does not automatically result in full year fee liability.

7.3 Ineligible Attendance

7.3.1 Where UKCBC identifies Ineligible Attendance, this may result in:

- a) adjustment of tuition fee liability;
- b) reporting corrections to funders;
- c) recovery of funds where required.

7.4 Online Programmes (Full Cost Recovery)

7.4.1 Scope

This subsection applies to programmes that are:

- a) delivered fully online;
- b) offered on a self-funded basis;
- c) not aligned to Student Finance England funding;
- d) structured on a full cost recovery basis.

Where this subsection applies, it overrides Sections 5.4 and 7.1 where stated.

7.4.2 Fee Liability Principles

Tuition fee liability will be based on learning services made available and engaged with, rather than elapsed time alone.

UKCBC will only apply fee liability where it can demonstrate, using auditable records, that:

- a) the student has been given access to learning services; and
- b) the student has engaged with those services beyond initial onboarding.

Fee liability will be:

- a) transparent and clearly communicated prior to enrolment;
- b) proportionate to the stage of delivery reached;
- c) supported by objective evidence.

Students will not be charged for stages of delivery that have not been accessed, except where explicitly permitted under this policy and clearly communicated at the point of contract.

7.4.3 Definitions

For the purposes of this section:

- a) Activation of Account:

Means the student's first successful login to the virtual learning environment (VLE) using their individual credentials and acceptance of any required platform terms.

b) Access to Learning Services

Means access to structured learning materials, teaching sessions, or academic support made available through the VLE or associated systems.

c) Substantive Engagement

Means engagement beyond initial onboarding, demonstrated by at least one of the following:

- accessing learning materials beyond induction content;
- attending or participating in a scheduled live or recorded teaching session;
- submitting or attempting an assessment or formative activity;
- engaging in structured academic interaction (e.g. tutorial, discussion forum participation where monitored).

Passive login without further activity does not constitute substantive engagement.

d) Evidence of Engagement

Means data recorded in UKCBC systems, including but not limited to:

- VLE access logs;
- content access records;
- attendance or participation data;
- assessment submission records.

7.4.4 Grace Period

A grace period of 48 hours will apply following Activation of Account.

Where a student withdraws within this period:

- a) no fee liability will be incurred beyond the cooling-off provisions set out in Section 6;
- b) activation alone will not trigger Stage 1 liability.

7.4.5 Fee liability Stages

Fee liability will be applied as follows:

Stage	Trigger	Cumulative Fee Liability
Prior to enrolment	Before enrolment confirmation.	0%
Cooling off period	Within 14 days of acceptance .	0%
Stage 1	Activation of Account and substantive engagement with learning content beyond induction or onboarding materials.	25%
Stage 2	Substantive engagement with first module teaching or learning activities.	50%
Stage 3	Substantive engagement with subsequent modules or the defined midpoint of the programme.	75%
Stage 4	Substantive engagement with learning content after the programme midpoint.	100%

Students will be informed of these stages prior to enrolment. For the avoidance of doubt, the statutory right to cancel within the cooling off period remains unaffected. Any treatment of deposits or initial payments is subject to Section 7.4.5 and applicable consumer protection law.7.4.4 Withdrawal and Fee Liability.

Where a student withdraws:

- a) fee liability will be calculated based on the stage reached at the point of withdrawal;
- b) the date of withdrawal will be the date on which the student provides formal written notification of withdrawal to the College, or such later date as confirmed by UKCBC in writing where access to learning materials, teaching, or academic services continues;
- c) students will not normally be charged for stages of delivery not yet accessed.

For the purposes of this subsection, continued access to the virtual learning environment, learning materials, or academic services may be taken into account in determining the effective date of withdrawal.

7.4.6 Determination of Withdrawal Date

The official withdrawal date will be the earliest of:

- a) the date a written withdrawal request is received from the student;
- b) the last recorded date of substantive academic engagement;
- c) the date of formal withdrawal action taken by UKCBC following non-engagement procedures, where the student has been given reasonable notice.

UKCBC will retain evidence supporting the determination of the withdrawal date.

7.4.7 Deposits and Initial Payments

Where a deposit or initial payment is required, it forms part of the total tuition fee.

Where a student exercises the statutory right to cancel within the cooling off period, any deposit or initial payment already paid will be refunded in full.

After the cooling off period, any refund due will be calculated only by reference to the fee liability stage reached under this section. No separate administrative or onboarding charge will apply.

7.4.8 Refund Calculation

Where a student withdraws, refunds will normally be calculated as:

Fees Paid – Fee Liability Incurred = Refund Due

Fee liability will be determined based on the highest stage reached at the point of withdrawal.

No refund will normally be provided for:

- a) learning services already accessed;
- b) stages where substantive engagement has occurred.

Refunds will be considered on an individual basis where:

- a) there are exceptional circumstances; or
- b) UKCBC has not delivered services with reasonable care and skill.

7.4.9 Bursaries and Fee Adjustments

For programmes within scope:

- a) any bursary will be confirmed in writing prior to enrolment;
- b) bursaries are applied as a reduction to the total tuition fee and form part of the agreed contract price.

Where a student withdraws:

- c) the bursary will be applied proportionally to the fee liability incurred, unless otherwise specified at offer stage.

7.4.10 Relationship to Standard Fee Liability Schedule

This subsection replaces Table 1 (Fee Liability Schedule) for programmes within its scope.

All other provisions of this policy continue to apply.

8. Refunds

8.1 When Refunds May Be Available

8.1.1 A student may be entitled to a refund where:

- a) the contract is cancelled within the cooling off period;
- b) a programme is closed and no suitable alternative is available;
- c) a material change occurs and the student chooses to withdraw;
- d) UKCBC fails to deliver services with reasonable care and skill.

8.1.2 Refunds are assessed on an individual basis and are not automatically excluded where termination occurs for disciplinary reasons.

8.1.3 For programmes within scope of Section 7.4, refunds will normally be calculated as the difference between:

a) tuition fees paid;

and

b) the fee liability incurred based on the stage reached.

Refunds will not normally be provided for services, learning materials, or delivery stages already accessed.

8.2 Refund Process

8.2.1 Refund requests must be submitted in writing.

8.2.2 UKCBC will provide a written explanation of any refund decision.

8.2.3 In assessing refund requests, UKCBC will consider the stage reached, the extent of substantive engagement, the timing of withdrawal, any exceptional circumstances, and whether services were delivered with reasonable care and skill.

8.2.4 Refund decisions will normally be issued within 28 calendar days of receipt of the information reasonably required to assess the request.

8.2.5 Where a refund is approved, payment will normally be made within 14 calendar days of the decision.

8.3 What this means for you

8.3.1 Refunds are assessed fairly and individually. You will not normally be charged for teaching that has not taken place. You will receive a clear written explanation of any refund decision.

9. Compensation

9.1 What Compensation Means

9.1.1 Compensation is different from a tuition fee refund.

9.1.2 A refund usually relates to tuition fees paid for teaching or services that were not delivered. Compensation may be considered where a student has experienced disadvantage, inconvenience, distress, or additional costs because UKCBC did not deliver services with reasonable care and skill, or where there has been significant disruption to the student experience.

9.1.3 Compensation is not automatic. Each request is considered on an individual case by case basis.

9.2 When Compensation May Be Considered

9.2.1 UKCBC may consider compensation where a student has been adversely affected by:

- a) failure to deliver teaching, assessment, or academic support with reasonable care and skill
- b) a material change to programme content, structure, delivery method, or location

- c) programme suspension or closure
- d) significant disruption that could not be fully resolved through alternative arrangements
- e) failure to meet commitments set out in programme information, the Terms and Conditions, or related policies

9.2.2 Compensation will not normally be awarded where disruption was minor, short term, or where reasonable alternative arrangements were offered and accepted.

9.3 How to Request Compensation

9.3.1 A request for compensation must be made in writing, normally through the Student Concerns and Complaints Procedure.

9.3.2 The request should include, as far as possible:

- a) a description of what happened
- b) how the issue affected the student
- c) the period of time over which the issue occurred
- d) any evidence the student wishes UKCBC to consider

9.3.3 Students are encouraged to raise concerns as early as possible so that issues can be addressed promptly.

9.4 How UKCBC Assesses Compensation Requests

9.4.1 UKCBC considers all compensation requests on an individual basis, taking account of the specific circumstances of each case.

9.4.2 The assessment process will normally involve the following steps:

9.4.3 Step 1: Initial Review

9.4.5 UKCBC will confirm that the request falls within the scope of this policy and that relevant internal procedures have been followed.

9.4.6 Step 2: Evidence Gathering

9.4.7 UKCBC will review relevant information, which may include:

- a. programme information and published commitments
- b. records of teaching delivery and academic support

- c. c. attendance and engagement records
- d. d. correspondence with the student
- e. e. actions taken by UKCBC to resolve or mitigate the issue

9.4.8 Step 3: Impact Assessment

9.4.9 UKCBC will consider:

- a. a. the nature and seriousness of the issue
- b. b. the impact on the individual student
- c. c. how long the impact lasted
- d. d. whether the student experienced disadvantage, distress, or additional costs
- e. e. whether the issue affected progression or learning opportunities

9.4.10 Step 4: Mitigation and Resolution

9.4.11 UKCBC will assess whether:

- a. a. alternative arrangements were offered
- b. b. the student engaged with those arrangements
- c. c. the impact was reduced or resolved as a result

9.4.12 Step 5: Decision Making

9.4.13 UKCBC will decide whether compensation is appropriate and, if so, what form and level of compensation is fair and proportionate in the circumstances.

9.5 Forms of Compensation

9.5.1 Where compensation is awarded, it may take different forms depending on the circumstances, including:

- a) a) a partial refund of tuition fees
- b) b) a financial payment to recognise inconvenience or distress
- c) c) a contribution towards reasonable additional costs incurred
- d) d) another appropriate remedy consistent with consumer law

9.5.2 Any compensation awarded will be proportionate to the impact experienced and will take account of any mitigation already provided.

9.6 Notification of Outcome

9.6.1 UKCBC will provide the student with a written outcome explaining:

- a) the decision reached
- b) the reasons for the decision. any compensation offered and how it will be applied

9.6.2 Where compensation is not awarded, the outcome will explain why the request was not upheld.

9.7 Review and External Escalation

9.7.1 If a student is dissatisfied with the outcome, they may request a review in accordance with the Student Concerns and Complaints Procedure.

9.7.2 Once UKCBC's internal procedures are completed, the student may refer the matter to the Office of the Independent Adjudicator for Higher Education.

9.8 Relationship to the Student Protection Plan

9.8.1 Where disruption arises from events covered by the Student Protection Plan, compensation decisions will take account of the measures and support set out in that plan.

9.8.2 The existence of a Student Protection Plan does not automatically entitle a student to compensation but will form part of the individual assessment.

9.9 What this means for you

9.9.1 Compensation is considered only where something has gone wrong and you have been negatively affected. Every request is assessed individually, based on your own circumstances.

9.9.2 You will be asked to explain what happened, how it affected you, and when it occurred.

9.9.3 UKCBC will look at what was delivered, what support was offered, and what steps were taken to resolve the issue at the time.

9.9.4 Compensation is not guaranteed and will depend on the level of impact and whether reasonable steps were taken to reduce disruption.

9.9.5 If compensation is awarded, it will be fair and proportionate and may take the form of a partial fee refund or a financial payment.

9.9.6 You will receive a written explanation of the decision.

9.9.7 If you are not satisfied with the outcome, you can request a review and, once UKCBC's procedures are complete, refer the matter to the Office of the Independent Adjudicator.

10. Recovery of Funds and Protection of Public Funding

10.1 Where tuition fees or Public Funds have been paid or claimed incorrectly, UKCBC may take corrective action, including:

- a) adjusting fee liability;
- b) recovering sums paid in error;
- c) reporting to relevant public bodies.

10.2 Any recovery action will be taken in accordance with applicable law and published procedures.

11. Appeals and Complaints

11.1 Students may challenge decisions under this policy through the Student Concerns and Complaints Procedure. Complaints should normally be submitted within the timeframes set out in that procedure, which will be communicated to students and made available on the UKCBC website.

11.2 Once internal procedures are completed, students may refer their complaint to the Office of the Independent Adjudicator for Higher Education.

12. Monitoring and Review

12.1 UKCBC will monitor this policy to ensure it remains fair, legally compliant, and effective.

12.2 This policy will be reviewed at least annually or earlier where required by regulatory change.